

2012

# UMP Consumer-Directed Health Plan ***Certificate of Coverage***



**Uniform  
Medical Plan**

*Your health. Your plan. Your choice.*

Self-insured by the State of Washington  
Effective January 1, 2012

# Directory

<b>Customer Service</b>	<b>1-888-849-3681</b> (TTY 711)	Monday–Friday 7 a.m. to 5 p.m. Pacific Time
<b>Network Provider Directory</b>	Use the provider search tool at <a href="http://www.ump.hca.wa.gov">www.ump.hca.wa.gov</a> OR Call 1-888-849-3681 (TTY 711) LiveHelp via <a href="http://www.myRegence.com">www.myRegence.com</a>	Monday–Friday 7 a.m. to 5 p.m. Pacific Time
<b>Medical Appeals and General Correspondence</b>	Correspondence and Appeals PO Box 2998 Tacoma, WA 98401-2998	<b>Fax 1-877-663-7526</b>
<b>Preauthorization (Medical Services)</b>		<b>Fax 1-877-663-7526</b>
<b>Online Access to Medical Claims</b>	<a href="http://www.myRegence.com">www.myRegence.com</a>	
<b>Claims Mailing Address (Medical)</b> <i>(Member submitted)</i>	Regence BlueShield PO Box 3027 Salt Lake City, UT 84130-0271	<b>Fax 1-877-357-3418</b>
<b>Prescription Drugs</b> Customer service, network pharmacies, preferred drug questions, complaints	Washington State Rx Services	<b>1-888-361-1611</b>
<b>Network mail-order pharmacies</b> <i>See page 40 for more detailed prescription contact information</i>	Postal Prescription Services (PPS) BioScrip	<b>1-800-552-6694</b> <b>1-877-316-8921</b>
<b>Paper claims or prescription drug appeals</b>	Washington State Rx Services PO Box 40168 Portland, OR 97240-0168	<b>1-888-361-1611</b> <b>Fax 1-866-923-0412</b>
<b>Drug preauthorization</b> <i>Providers and pharmacists only</i>	Washington State Rx Services	<b>1-888-361-1611</b> <b>Fax 1-800-207-8235</b>
<b>HealthEquity</b> Health Savings Account trustee	<a href="http://www.healthequity.com/pebb">www.healthequity.com/pebb</a>	<b>1-877-873-8823</b> 24 hours, 7 days a week
<b>Eligibility and Enrollment</b> Monday–Friday 8 a.m. to 5 p.m. Pacific Time	PEBB Benefits Services	<b>1-800-200-1004</b> Local 360-725-0440 <a href="http://www.pebb.hca.wa.gov">www.pebb.hca.wa.gov</a>
<b>Address Changes</b>	<b>Employees:</b> Contact your personnel, payroll, or benefits office	<b>All other members:</b> <b>1-800-200-1004</b> Local 360-725-0440
<b>Tobacco Cessation</b> Monday–Friday 8 a.m. to 6 p.m. Pacific Time	<b>Quit for Life</b>	<a href="http://www.quitnow.net/ump/">www.quitnow.net/ump/</a> <b>1-866-784-8454</b>

To obtain this booklet in another format (such as Braille or audio), call our Americans With Disabilities Act (ADA) Coordinator at 360-923-2714. TTY users may call this number through the Washington Relay Service by dialing 711.

# How to Use This Book

## Finding Information

- ♦ For general topics, check the Table of Contents; for example, “How to Find a Network Provider,” “How Much Will I Pay for Prescription Drugs?”
- ♦ For specific subjects, check the Index starting on page 112.
- ♦ For an at-a-glance view of the most common benefits, see the “Summary of Benefits” (pages 9–13). The table also shows you how much you will pay, any limits on the benefit (such as number of visits or dollar amount), whether preauthorization or notification is required, and the page numbers where you can find more about that benefit.
- ♦ To look up unfamiliar terms, see the “Definitions” section beginning on page 98.

## Helpful Symbols



**TIP:** Indicates information that may be helpful in understanding a subject.



**FOR MORE INFORMATION:** Refers you to information found elsewhere.



**ALERT!** Important information you should know or something you need to do.

## Special Section for Dependents Enrolled in UMP CDHP and Medicare

See our special section just for those enrolled in both UMP CDHP and Medicare on pages 55–59. In addition, throughout the rest of the book look for [blue text](#); this indicates information specific to Medicare enrollees.

## If You Still Have Questions

If you have a specific question for which you can't find the answer:

- ♦ Use our online search function at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov)
- ♦ Call Customer Service at 1-888-849-3681 (Monday–Friday, 7 a.m. to 5 p.m. Pacific Time)

See the Directory page on the inside front cover of this document for more contact information.



# Table of Contents

<b>About the UMP Consumer-Directed Health Plan</b> .....	1
<b>Finding a Health Care Provider</b> .....	3
How to Find a Network Provider .....	3
Services Received Outside the U.S. ....	3
Why Choose a Network Provider? .....	4
Comparing Network and Non-Network Payments .....	5
<b>What You Pay for Medical Services</b> .....	6
Your Deductible .....	6
What Is Coinsurance? .....	7
How Do I Pay My Claims? .....	7
What Is the Out-of-Pocket Limit? .....	7
Your Health Savings Account .....	8
<b>Summary of Benefits</b> .....	9
<b>Benefits: What the Plan Covers</b> .....	14
Guidelines for Coverage .....	14
Health Technology Clinical Committee .....	14
List of Benefits .....	14
Acupuncture .....	14
Ambulance .....	14
Autism Treatment .....	15
Bariatric Surgery .....	15
Biofeedback Therapy .....	16
Chemical Dependency Treatment .....	16
Chiropractic Physician Services (Spinal and Extremity Manipulations) .....	28
Dental Services .....	16
Diabetes Care Supplies .....	17
Diabetes Education .....	18
Diagnostic Tests, Laboratory, and X-Rays .....	18
Dialysis .....	18
Durable Medical Equipment, Supplies, and Prostheses .....	18
Emergency Room .....	19
Family Planning Services .....	20
Genetic Services .....	20
Hearing Care (Related to Diseases and Disorders of the Ear) .....	20
Hearing Exams and Hearing Aids .....	20
Home Health Care .....	21
Hospice Care (Inpatient, Outpatient, and Respite Care) .....	21
Hospital Services .....	22
Mammograms .....	22

(continued on next page)

## Benefits (continued)

<i>Massage Therapy</i> .....	22
<i>Mastectomy and Breast Reconstruction</i> .....	23
<i>Mental Health Treatment</i> .....	23
<i>Naturopathic Physician Services</i> .....	24
<i>Nutrition Counseling and Therapy</i> .....	24
<i>Obstetric and Newborn Care</i> .....	24
<i>Office Visits</i> .....	25
<i>Physical, Occupational, Speech, and Neurodevelopmental Therapy</i> .....	25
<i>Preventive Care</i> .....	26
<i>Second Opinions</i> .....	27
<i>Skilled Nursing Facility</i> .....	27
<i>Spinal and Extremity Manipulations</i> .....	28
<i>Surgery</i> .....	28
<i>Telehealth Services</i> .....	28
<i>Temporomandibular Joint (TMJ) Treatment</i> .....	28
<i>Tobacco Cessation Program</i> .....	28
<i>Transplants</i> .....	29
<i>Vision Care (Related to Diseases and Disorders of the Eye)</i> .....	29
<i>Vision Care (Routine)</i> .....	30
<b>Your Prescription Drug Benefit</b> .....	<b>31</b>
<b>What Drugs Are Covered? The UMP Preferred Drug List</b> .....	31
<i>Who Decides Which Drugs Are Preferred?</i> .....	32
<b>How Much Will I Pay for Prescription Drugs?</b> .....	32
<b>Where to Purchase Your Prescription Drugs</b> .....	33
<b>Limits on Your Prescription Drug Coverage</b> .....	35
<i>Programs Limiting Drug Coverage</i> .....	36
<i>Can the Pharmacist Substitute One Drug for Another?</i> .....	37
<i>Travel Overrides for Prescription Drugs</i> .....	38
<i>Refill Too Soon</i> .....	38
<b>What Can I Do If Coverage Is Denied?</b> .....	38
<b>Guidelines for Drugs Covered</b> .....	39
<i>Products Covered Under the Preventive Care Benefit</i> .....	40
<i>Some Injectable Drugs Are Covered Only Under the Prescription Drug Benefit</i> .....	40
<i>Compounded Prescription Drugs</i> .....	40
<b>Guidelines for Drugs Not Covered</b> .....	40
<b>Prescription Drug Contacts</b> .....	41
<b>Limits on Plan Coverage</b> .....	<b>42</b>
<b>Preauthorization</b> .....	42
<i>Which Services Require Preauthorization?</i> .....	42
<i>What's the Difference Between Preauthorization and Notification?</i> .....	43
<b>Notification for Facility Admissions</b> .....	43
<b>Call Customer Service to Find Out If Services Are Covered</b> .....	43
<b>Case Management</b> .....	44
<b>What the Plan Doesn't Cover</b> .....	<b>45</b>
<b>Expenses Not Covered, Exclusions, and Limitations</b> .....	45

<b>If You Have Other Medical Coverage</b> .....	50
What Kind of Other Coverage Can UMP CDHP Members Have? .....	50
Who Pays First? .....	50
How Does UMP CDHP Pay When It's Primary? .....	52
How Does UMP CDHP Pay When It's Secondary? .....	52
How Does Coordination of Benefits Work With Prescription Drugs? .....	53
Whom Do I Inform If I Have Other Coverage? .....	53
UMP CDHP Doesn't Pay for Occupational Injury or Illness .....	54
<b>If You Have UMP CDHP and Medicare</b> .....	55
Who Can Have UMP CDHP and Medicare? .....	55
How Do UMP CDHP and Medicare Work Together When UMP CDHP Is Primary? .....	55
When Medicare Is Primary .....	56
Should I See a Network Provider? .....	57
When Do I Pay? How Billing Works .....	57
Where Do I Go for More Information? .....	59
<b>Billing &amp; Payment: Filing a Claim</b> .....	60
Submitting a Claim for Medical Services .....	60
Submitting a Claim for Prescription Drugs .....	61
False Claims or Statements .....	62
<b>What You Need to Know as a Plan Member</b> .....	63
Your Rights and Responsibilities .....	63
Information Available to You .....	64
Confidentiality of Your Health Information .....	65
Release of Information .....	65
<b>Complaint and Appeal Procedures</b> .....	66
What Is a Complaint or Grievance? .....	66
What Is an Appeal? .....	66
The Appeals Process .....	66
How to File a Complaint or Appeal .....	67
Time Limits for the Plan to Decide Appeals .....	69
Independent Review .....	70
Complaints About Quality of Care .....	71
Appeals Related to Eligibility .....	71
<b>When Another Party Is Responsible for Injury or Illness</b> .....	72
Services Covered by Other Insurance .....	73
Motor Vehicle Coverage .....	74
Fees and Expenses .....	74
Future Medical Expenses .....	74

*(continued on next page)*

<b>Eligibility and Enrollment for Active Employees</b>	<b>75</b>
Notice	75
Eligibility	76
Eligible Employees	76
Eligible Dependents	76
Enrollment	77
How to Enroll	77
When Medical Enrollment Begins	78
Removing Dependents	78
Annual Open Enrollment	79
Special Open Enrollment	79
Medicare Entitlement	82
When Medical Enrollment Ends	82
Options for Continuing PEBB Benefits	83
Family and Medical Leave Act of 1993	83
Payment of Premium During a Labor Dispute	84
Conversion of Coverage	84
Appeals of Determinations of PEBB Eligibility	84
Relationship to Law and Regulations	84
<b>Eligibility and Enrollment for Retirees and Surviving Dependents</b>	<b>85</b>
Eligibility	85
Eligible Retirees	85
Eligible Surviving Dependents	85
Eligible Dependents	85
Enrollment	87
Deferring Enrollment in PEBB Retiree Coverage	87
How to Enroll	87
When Medical Enrollment Begins	87
Removing Dependents	88
Enrollment Following Deferral	88
Annual Open Enrollment	89
Special Open Enrollment	89
Medicare Entitlement	91
Medicare Part A and Medicare Part B	91
Medicare Part D	92
When Medical Enrollment Ends	92
Options for Continuing PEBB Benefits	93
Conversion of Coverage	94
Appeals of Determinations of PEBB Eligibility	94
Relationship to Law and Regulations	94
Customer Service	94
<b>General Provisions</b>	<b>95</b>
<b>Definitions</b>	<b>98</b>
<b>Index</b>	<b>112</b>



# About the UMP Consumer-Directed Health Plan

The UMP Consumer-Directed Health Plan (UMP CDHP) is a self-insured health plan offered through the Washington State Health Care Authority's Public Employees Benefits Board (PEBB) Program and administered by Regence BlueShield in partnership with HealthEquity and Washington State Rx Services.

UMP CDHP is a high-deductible health plan that meets the requirements of Section 223 (c) (2) of the Internal Revenue Code. The health care coverage described in this Certificate of Coverage is designed to be compatible for use with a Health Savings Account (HSA) under federal tax law.

UMP CDHP is available only to people eligible for coverage through the PEBB Program, including employees and retirees of state government and higher-education institutions, school district retirees, and employees of certain local governments and school districts that participate in the PEBB Program, as well as their eligible dependents.

This plan is designed to keep you and your family healthy, as well as provide benefits in case of injury or illness. Please review this booklet carefully so you can get the most from your health care benefits.

## Online Services

You can access many services on the plan's website at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov). Visit the site when you want to:

- ♦ Find a network provider or pharmacy.
- ♦ Find out what your prescription will cost.
- ♦ Order prescription refills through your pharmacy account.
- ♦ Search a knowledge base of plan benefits.
- ♦ Download or print documents and forms.
- ♦ Review Regence BlueShield medical policies.
- ♦ Review decisions on health technology.

You'll also find a link on the UMP website to [www.myRegence.com](http://www.myRegence.com), an award-winning website that helps you efficiently manage your health care by providing access to:

- ♦ Your Explanation of Benefits (medical claims processing details).
- ♦ Customer service via live chat (Live Help).
- ♦ Your general health assessment.
- ♦ Your personal health record.
- ♦ Health and wellness information.

The trustee (manager) of your Health Savings Account, HealthEquity, features a member portal at [www.healthequity.com/pebb](http://www.healthequity.com/pebb) through which you can:

- ♦ Check your Health Savings Account balance.
- ♦ View and pay a provider's claim that's already been processed by UMP CDHP.
- ♦ Make deposits directly from your bank account using electronic funds transfer.

- ♦ Manage your investments (for accounts with more than \$2,000).
- ♦ Check your transaction history.
- ♦ Access forms to reimburse yourself for expenses you paid out of pocket.
- ♦ Research healthcare costs (based on national data).
- ♦ View and print monthly account statements.
- ♦ Access tutorials and demos on how to use your account.

## Who Is Eligible to Enroll in the UMP Consumer-Directed Health Plan (UMP CDHP)?

The federal agency Internal Revenue Service (IRS) sets the rules regarding who can establish a Health Savings Account (HSA). A subscriber enrolling in UMP CDHP automatically establishes an HSA, administered by HealthEquity. Below are some examples of IRS rules regarding who can establish an HSA:

- ♦ Have a qualified high-deductible health plan.
- ♦ Have no other health coverage, with certain exceptions (for example, dental, vision, long-term care, disability are allowed).
- ♦ Not be enrolled in Medicare.
- ♦ Not be enrolled in a flexible spending account.
- ♦ Not be able to be claimed as a dependent on someone else's tax return.

To enroll in UMP CDHP, you must be eligible to have a Health Savings Account (HSA); you cannot have UMP CDHP without an HSA. It is your responsibility to understand the rules regarding contributions to and use of HSA funds. Any taxes or other penalties are your sole responsibility. The plan is unable to offer tax advice; you should consult with a financial or tax advisor if you have questions.

For more details about who may enroll in UMP CDHP, see the "Notice" on page 75.

**Note regarding Medicare enrollment:** A subscriber who is not retired and not enrolled in Medicare may have a dependent enrolled in both UMP CDHP and Medicare. See pages 55–59 for details.



**TIP:** The subscriber is the person who is directly enrolled in the plan (UMP CDHP) and is an employee or retiree of the sponsoring agency. There is only one subscriber per account.

## How Does the Health Savings Account Work?

The subscriber is the owner of the Health Savings Account (HSA). He or she gets the tax advantages associated with an HSA and pays any taxes or penalties that result if the HSA does not comply with IRS rules. Within certain limits, you can contribute funds to the HSA. Money from the HSA can be used tax free on qualified medical expenses of the subscriber and his or her IRS dependents (able to be claimed as a tax dependent).

# Finding a Health Care Provider



**TIP:** If you are enrolled in Medicare, see “Should I See a Network Provider?” on page 57 for information on choosing providers.

## How to Find a Network Provider

UMP CDHP members have access to Regence BlueShield network providers and Blue Cross and Blue Shield plan providers worldwide through the BlueCard® and BlueCard Worldwide programs, so your health coverage is with you wherever you are. Your access to care includes most acute care hospitals, urgent care and ambulatory surgery centers, physicians, and other health care professionals.

To find a network provider, use the Provider Search Tool on the UMP website at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or call Customer Service at 1-888-849-3681.

## Services Received Outside the U.S.

The plan covers the same benefits outside of the United States (U.S.) if they are:

- ♦ Medically necessary (see definition on pages 104–105).
- ♦ Appropriate for the condition being treated.
- ♦ Not considered to be experimental or investigational by U.S. standards.
- ♦ Otherwise covered by the plan.

Foreign claims and any requested medical records must be translated into English with specific services, charges, drugs and dosage documented, along with the currency

exchange rate. The plan does not pay for that translation and documentation. For coverage of drugs outside the U.S., see “Drugs Purchased Outside the U.S.” on page 35.



**ALERT!** The plan does not cover prescription drugs ordered through foreign (non-U.S.) mail-order pharmacies.

## Finding a Network Provider Outside the U.S.—BlueCard Worldwide®

BlueCard Worldwide coverage is also accessible to you. With BlueCard Worldwide, you have access to inpatient and outpatient hospital care and physician services when you’re traveling or living outside the United States or any other areas covered by the domestic BlueCard program, as well as medical assistance and claims support services. When you need health care outside of the United States or any other areas covered by the domestic BlueCard program, follow these simple steps:

- ♦ Always carry your current plan identification card.
- ♦ If you need emergency medical care outside the United States or any other areas covered by the domestic BlueCard program, go to the nearest hospital.
- ♦ If you are admitted, call the BlueCard Worldwide service center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177.
- ♦ For non-emergency medical care, call the BlueCard Worldwide service center. The service center will facilitate hospitalization if necessary at a contracted facility or make an appointment with a physician.

BlueCard Worldwide service center staff are available to assist you 24 hours a day, 7 days a week.

You will only be responsible for out-of-pocket expenses such as any applicable deductible, coinsurance, and noncovered services for your inpatient care at a contracted hospital upon verification of eligibility and benefits by the BlueCard Worldwide service center. For inpatient care at a non-contracted hospital or all outpatient services, including outpatient hospital care or physician services, you will be responsible for paying the hospital or physician at the time of service and then must complete an international claim form and send it to the BlueCard Worldwide service center for reimbursement of covered services.

You can obtain an international claim form and find additional information about the BlueCard Worldwide program at [www.bcbs.com](http://www.bcbs.com).



**TIP:** To find a provider outside the United States, go to <http://provider.bcbs.com/> and click on the link "To locate healthcare providers outside of the U.S."

## Why Choose a Network Provider?



**ALERT!** Some providers are considered in-network at one practice location but not another. If you see a provider at a non-network location, services will be covered as non-network, even if the provider is network elsewhere. If you see a provider at a new or different location than usual, make sure he or she is a network provider at the alternate location as well.

Here's why you get the most from your plan when you choose network providers:

- ♦ You pay 15% of the allowed amount for most network services, after you pay your deductible.

- ♦ You pay nothing for covered preventive care services and immunizations when you see a network provider. See pages 26–27 for examples of services covered.
- ♦ A network provider won't bill you for more than the allowed amount.
- ♦ You won't have to file a claim if the plan is your primary coverage.

**Note:** You will have to pay for services or supplies that exceed benefit limits or are not covered, even if you see a network provider.

## Using Non-Network Providers Costs You Money



**TIP:** The plan's allowed amount is the amount network providers agree to accept as payment in full (definition on pages 98–99). Non-network providers may charge more than this amount, and you are responsible for paying that difference.

When you see a non-network provider:

- ♦ For services by non-network providers, you pay 40% of the allowed amount, **plus** any amount the non-network provider charges above the plan's allowed amount. This amount does not count toward your out-of-pocket limit.
- ♦ You still have to meet your deductible before the plan begins to pay. Any amount you pay above the plan's allowed amount does not count toward your deductible.
- ♦ You may have to pay upfront and send the claim to the plan yourself.

**Note:** Payment for non-network services may be sent to you or the provider. If you receive a check from the plan, if the payment should go to the provider, it will have both your name and the provider's.

## Covered Provider Types

The plan pays for covered services only when performed by a covered provider type. All network providers are covered provider types. If you see a non-network provider that is not a covered provider type, the plan will not pay for any of the services received. As with all noncovered services, any payments

made to a noncovered provider type will not apply toward your deductible or out-of-pocket limit. See the list of covered provider types at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov).



**TIP:** A provider can be a covered provider type but not be a network provider. To find network providers, use the Provider Search Tool at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov).

## Comparing Network and Non-Network Payments

The chart below shows how much you pay for professional services when UMP CDHP is your primary insurance. For these examples, assume you have paid your deductible and haven't reached your out-of-pocket limit.

Network Provider				
Billed Charge	Allowed Amount	Must Provider Accept Allowed Amount?	Plan Pays	You Owe Provider
\$1,000	\$900	Yes (Provider discount = \$100)	\$765 (85% x \$900)	\$135 ( $\$900 - \$765$ ) (Member coinsurance: 15% of plan allowed)
Non-Network Provider				
Billed Charge	Allowed Amount	Must Provider Accept Allowed Amount?	Plan Pays	You Owe Provider
\$1,000	\$900	No (No provider discount)	\$540 (60% x \$900)	Member coinsurance (40% of plan allowed): \$360 Difference between allowed and billed charge \$100 <sup>1</sup> Total you pay: \$460 <sup>2</sup>

<sup>1</sup>This amount does not apply to your deductible.

<sup>2</sup>This amount does not apply to your out-of-pocket limit.

**Please note that these are examples only, and may not reflect your specific situation.**

# What You Pay for Medical Services

## Your Deductible



**ALERT!** Prescription drug costs do count toward your deductible. You pay the entire cost of your drugs, even those covered by the plan, until you have met your entire deductible.

A deductible is a fixed dollar amount you pay each calendar year before the plan begins paying most benefits. For this plan, the deductible for a single person on an account is \$1,400; for more than one person on an account, \$2,800. You pay your providers until you meet your deductible for the year, then the plan begins to pay benefits for your care. See below for services that are exempt from the deductible.

## What Doesn't Count Toward My Deductible?

The following out-of-pocket expenses do **not** count toward your deductible:

- ♦ Services you pay for that aren't covered by the plan (see pages 45–49). Note: Not all services that the plan doesn't cover are listed here; you may call Customer Service at 1-888-849-3681 if you have questions about what's covered.
- ♦ Charges for services exceeding benefit maximums. For example, the maximum for vision hardware is \$150 every two calendar years; charges over \$150 do not count toward your deductible.
- ♦ Charges for services beyond benefit limits. For example, the annual benefit limit for acupuncture is 16 visits. Costs for visits you receive over 16 are not covered by the plan and do not count toward your deductible.

- ♦ Out-of-pocket costs for non-network provider charges exceeding the allowed amount, including non-network pharmacies.
- ♦ The ancillary charge for brand-name drugs that have a generic equivalent (see page 32).

## Which Services Are Exempt From the Deductible?

You don't have to pay toward the deductible for these services before the plan pays:

- ♦ Preventive care and immunizations as described on pages 26–27.
- ♦ Routine vision care: exams, glasses, and contacts (page 30).
- ♦ *Quit for Life* tobacco cessation program (page 28).



**TIP:** All services **not** listed above are subject to the deductible. This means that you must pay the first \$1,400 or \$2,800 of covered services before the plan begins to pay.

## How Does the Deductible Work With More Than One Person?

- ♦ **If you cover only yourself**, your deductible is \$1,400; you must pay this amount for covered services not exempt from the deductible (including covered drugs) before the plan begins to pay for your care.
- ♦ **If you cover yourself and at least one other person**, your deductible is \$2,800. You must meet this amount of covered services for all covered persons combined before the plan pays for any services, including drugs (other than those exempt from the deductible).





**ALERT!** If you receive services with a benefit limit (such as chiropractic, massage therapy, or physical therapy) before meeting your deductible, those visits will count toward the benefit limit. For example, if you pay out of pocket for a chiropractor visit because you haven't met your deductible, that visit will count toward the maximum of 10 visits per calendar year. See definition of "Limited Benefit" on pages 103–104 for more information.

## What Is Coinsurance?

Coinsurance refers to the percentage of the plan's allowed amount that you pay for most medical services and for prescription drugs, when the plan pays less than 100%.

## How Much Coinsurance Do I Pay?

After you've paid your deductible, you pay the following percentages for most medical services:

- ♦ **For network providers:** 15% of the allowed amount.
- ♦ **For non-network providers:** 40% of the allowed amount. **Note:** Most non-network providers charge more than the allowed amount. You will be responsible for paying any amount a non-network provider bills that is above the allowed amount, in addition to your 40% coinsurance.

See pages 31–41 for how much you pay for prescription drugs.

## How Do I Pay My Claims?

To ensure you pay the correct amount, it's best to pay after claims are processed by the plan. Your provider should bill the plan first. When the plan processes a claim, it applies any applicable network provider discount, checks the benefits for the service, and confirms if you've met your deductible in order to

calculate what you owe on the claim. Both you and your provider will receive an Explanation of Benefits (EOB) that provides the detail on what the plan pays and what amount, if any, is the member's responsibility. Your provider should then bill you the same amount that is shown in the "member responsibility" column on the EOB.

## How to Use the Funds in Your HSA to Pay

When UMP processes your claim, it sends basic claim data to HealthEquity, including date of service, the provider name and the amount you owe. You can log into your HealthEquity account, view your claims, and simply click to pay them. HealthEquity will send payment directly to the provider from your account.

There are other ways you can pay for medical expenses from your HSA including using a medical debit card that you receive from HealthEquity when you enroll in the plan. You can also reimburse yourself from your account using electronic funds transfer directly into your bank account or by check. Visit HealthEquity at [www.healthequity.com/pebb](http://www.healthequity.com/pebb) or call 1-877-873-8823.

## What Is the Out-of-Pocket Limit?

The out-of-pocket limit is the maximum total amount you pay to your network providers for covered services and prescription drugs during a calendar year (see below for expenses not included). The limit is \$4,200 for one person on an account, or \$8,400 when more than one person is covered on an account. Once you have reached this limit, the plan pays 100% of

the allowed amount for covered services from network providers for the rest of the calendar year.

Your deductible *does* count toward your out-of-pocket limit. The following costs do *not* count toward your out-of-pocket limit, and must be paid even after the limit has been met:

- ◆ Services and expenses that aren't covered.
- ◆ Ancillary charges for prescription drugs (see page 32).
- ◆ Charges for services exceeding benefit maximums. For example, the maximum for vision hardware is \$150 every two calendar years; charges over \$150 do not apply to this limit.
- ◆ Charges for services beyond benefit limits. For example, the benefit limit for chiropractic care is 10 visits. Costs for visits you receive over 10 do not count toward the out-of-pocket limit.
- ◆ Your member coinsurance (40%) paid to non-network providers after your deductible is met.
- ◆ Charges that exceed the allowed amount (see definition on pages 98–99). When a non-network provider's billed charge exceeds the plan's allowed amount, the difference between the allowed amount and the provider's billed charge does not apply to the out-of-pocket limit, except for dialysis and ambulance services.
- ◆ Prescription drug costs that exceed the allowed amount: If you get covered drugs from a non-network pharmacy and the pharmacy charges you more than the plan's allowed amount, the plan covers only up to the allowed amount.



**ALERT!** Services by non-network providers are never paid at 100%. Even after you reach your out-of-pocket limit, you will still pay 40% coinsurance, plus any difference between the plan's allowed amount and the provider's billed charge.

## Your Health Savings Account (HSA)



### FOR MORE INFORMATION:

See the HealthEquity website at [www.healthequity.com/pebb](http://www.healthequity.com/pebb) or call 1-877-873-8823 for details on how to use your Health Savings Account.

PEBB will deposit \$700 for one person, and \$1,400 for more than one person on an account, deposited in equal amounts over the calendar year. Employer contributions are made only during those months you are enrolled in UMP CDHP. You may also make deposits to your account. The IRS limits the total amount that can be contributed from all sources to \$3,100 for one person or \$6,250 for more than one person per year. Subscribers age 55 and older can contribute an additional \$1,000 per year. The PEBB contributions count toward the limit.

You can use your HSA to pay for member cost-sharing and other qualified medical expenses as described in Internal Revenue Code 223(d) (2), including those not normally covered by the plan. You can use HSA funds to pay for expenses for your spouse or tax dependents, even if they are not covered by UMP CDHP. The federal Internal Revenue Service determines which services are eligible for reimbursement through an HSA, and who can pay for services using HSA funds. For a list of items and services that you can pay for with your HSA funds, see [www.healthequity.com/pebb](http://www.healthequity.com/pebb) or call 1-877-873-8823.



# Summary of Benefits



**ALERT!** Even if a provider orders a test or prescribes a treatment, the plan may not cover it. Please review this *Certificate of Coverage* or call Customer Service at 1-888-849-3681 if you have questions about benefits or limitations.

On the next several pages, you'll find a table summarizing your plan benefits. For a detailed list, see "Benefits: What the Plan Covers" starting on page 14. In addition, see "What the Plan Doesn't Cover" starting on page 45 for information about some services that are not covered. This plan covers only medically necessary services and supplies; see the definition on pages 104–105.

You must pay your deductible for most benefits before the plan begins to pay (except for those benefits exempt from this deductible; see page 6). Some benefits also have limits or maximums.

The percentage in the table refers to the amount you pay after you pay your deductible; this is your coinsurance (see page 7). These percentages are based on the plan's allowed amount; see definition on pages 98–99. The plan pays only up to the allowed amount. If you use non-network providers, you may be billed for the provider's charges over the allowed amount, in addition to your coinsurance and other costs. Network providers agree to accept the allowed amount as payment in full; non-network providers do not. See pages 3–5 for more information on your provider options.

There is no waiting period for coverage of pre-existing health conditions.

# Summary of Benefits

All covered benefits are subject to the deductible unless noted. Percentages shown apply to the **allowed amount** (the fee accepted as payment in full by network providers; see definition on pages 98–99). See pages 14–30 for benefits not listed below; **bold** page numbers indicate the most relevant information.

Benefits	You pay for services by network providers (percentage of the allowed amount)	You pay for services by non-network providers <sup>1</sup> (percentage of the allowed amount)	Preauthorization or notification <sup>3</sup> required?	See page(s) <sup>2</sup>
<b>Ambulance</b> Air, ground, or water	20%	20%	Some services may require preauthorization; call 1-888-849-3681	<b>14–15,</b> 45, 49, 104
<b>Chemical Dependency Treatment</b> <i>Facility (hospital) charges and professional (doctor) charges may be billed separately.</i>				<b>16, 42,</b> 43, 47, 100, 111
• <b>Inpatient</b>	15%	40% <sup>1</sup>	Some services; see pages 42–43	
• <b>Outpatient</b>	15%	40% <sup>1</sup>	Some services; see page 43	
<b>Chiropractic Treatment</b> See “Spinal and Extremity Manipulations” on page 13				
<b>Diagnostic Tests, Laboratory, and X-Rays</b>	15%	40% <sup>1</sup>	Computed Tomographic Angiography	<b>18, 47</b>
<b>Durable Medical Equipment, Supplies, and Prostheses</b>	15%	40% <sup>1</sup>	A few supplies; see page 42	<b>18–19,</b> 46, 47, 101
<b>Emergency Room (ER)</b> <i>If you didn’t have access to network providers, you pay 15% of the allowed amount, plus any amount the provider charges over the allowed amount.</i>				<b>19–20,</b> 104
Facility (hospital) charges and professional (doctor) charges may be billed separately.	15%	15% <sup>1</sup>	No	

<sup>1</sup> You will pay any difference between the plan’s allowed amount and the provider’s billed charge in addition to this percentage. This difference does not count toward your deductible or out-of-pocket limit (see pages 6–8 for details).

<sup>2</sup> Some exclusions may apply to all benefits; see “What the Plan Doesn’t Cover” on pages 45–49.

<sup>3</sup> **Notification required:** Your provider must notify the plan when you receive services; see page 43.

All covered benefits are subject to the deductible unless noted. Percentages shown apply to the **allowed amount** (the fee accepted as payment in full by network providers; see definition on pages 98–99). See pages 14–30 for benefits not listed below; **bold** page numbers indicate the most relevant information.

Benefits	You pay for services by network providers (percentage of the allowed amount)	You pay for services by non-network providers <sup>1</sup> (percentage of the allowed amount)	Preauthorization or notification <sup>3</sup> required?	See page(s) <sup>2</sup>
<b>Hospice Care</b>	\$0 (after your deductible is met)	40% <sup>1</sup>	No	<b>21–22,</b> 103, 110
• <b>Respite care</b> \$5,000 lifetime maximum	\$0 (after your deductible is met)	\$0	No	
<b>Hospital Services</b>				
Facility (hospital) charges and professional (doctor) charges may be billed separately.				<b>22, 46,</b> 103
• <b>Inpatient</b>	15%	40% <sup>1</sup>	Notification <sup>3</sup>	
• <b>Outpatient</b>	15%	40% <sup>1</sup>	Some services; see pages 42–43	
<b>Mammograms</b>				<b>22</b>
• <b>Screening mammograms</b> Beginning at age 40, one per calendar year. Not subject to the deductible.	\$0	40% <sup>1</sup>	No	
• <b>Diagnostic mammograms</b>	15%	40% <sup>1</sup>	No	
<b>Massage Therapy</b> 16-visit maximum per calendar year	15%	No coverage for non-network providers	No	<b>22–23,</b> 47, 103–104

(continued on next page)

<sup>1</sup> You will pay any difference between the plan's allowed amount and the provider's billed charge in addition to this percentage. This difference does not count toward your deductible or out-of-pocket limit (see pages 6–8 for details).

<sup>2</sup> Some exclusions may apply to all benefits; see “What the Plan Doesn’t Cover” on pages 45–49.

<sup>3</sup> **Notification required:** Your provider must notify the plan when you receive services; see page 43.

## Summary of Benefits, continued

All covered benefits are subject to the deductible unless noted. Percentages shown apply to the **allowed amount** (the fee accepted as payment in full by network providers; see definition on pages 98–99). See pages 14–30 for benefits not listed below; **bold** page numbers indicate the most relevant information.

Benefits	You pay for services by network providers (percentage of the allowed amount)	You pay for services by non-network providers <sup>1</sup> (percentage of the allowed amount)	Preauthorization or notification <sup>3</sup> required?	See page(s) <sup>2</sup>
<b>Mental Health Treatment</b> <i>Facility (hospital) charges and professional (doctor) charges may be billed separately.</i>				<b>23–24,</b> 42, 43, 47
• <b>Inpatient</b>	15%	40% <sup>1</sup>	Some services; see pages 42–43	
• <b>Outpatient</b>	15%	40% <sup>1</sup>	Some services; see page 43	
<b>Naturopathic Physician Services</b>	15%	40% <sup>1</sup>	No	<b>24, 45</b>
<b>Obstetric and Newborn Care</b> — See pages 26–27 for Well-Baby Care <i>Facility (hospital) charges and professional (doctor) charges may be billed separately.</i>				<b>24–25,</b> 47, 49
• <b>Inpatient</b>	15%	40% <sup>1</sup>	No	
• <b>Outpatient</b>	15%	40% <sup>1</sup>	No	
<b>Office Visits</b>	15%	40% <sup>1</sup>	No	<b>25, 47</b>
<b>Physical, Occupational, Speech, and Neurodevelopmental Therapy</b>				<b>25–26,</b> 43, 103–104
• <b>Inpatient:</b> 60 days maximum per calendar year for all types of therapy combined	15%	40% <sup>1</sup>	Some services; see page 42	
• <b>Outpatient:</b> 60-visit maximum per calendar year for all types of therapy combined	15%	40% <sup>1</sup>	No	
<b>Prescription Drugs</b> See pages 31–41 *Plus ancillary charge, if it applies; see page 32.	15%*	15%*	Some drugs; see page 36	<b>31–41</b>

<sup>1</sup> You will pay any difference between the plan's allowed amount and the provider's billed charge in addition to this percentage. This difference does not count toward your deductible or out-of-pocket limit (see pages 6–8 for details).

<sup>2</sup> Some exclusions may apply to all benefits; see “What the Plan Doesn’t Cover” on pages 45–49.

<sup>3</sup> **Notification required:** Your provider must notify the plan when you receive services; see page 43.

All covered benefits are subject to the deductible unless noted. Percentages shown apply to the **allowed amount** (the fee accepted as payment in full by network providers; see definition on pages 98–99). See pages 14–30 for benefits not listed below; **bold** page numbers indicate the most relevant information.

Benefits	You pay for services by network providers (percentage of the allowed amount)	You pay for services by non-network providers <sup>1</sup> (percentage of the allowed amount)	Preauthorization or notification <sup>3</sup> required?	See page(s) <sup>2</sup>
<b>Preventive Care</b> (including immunizations) Not subject to the deductible See pages 26–27 for examples of services covered under this benefit	\$0	40% <sup>1</sup>	No	<b>26–27</b> , 46, 109, 110
<b>Spinal and Extremity Manipulations</b> 10-visit maximum per calendar year	15%	40% <sup>1</sup>	No	<b>28</b> , 47, 103-104
<b>Surgery</b> Facility (hospital) charges and professional (doctor) charges may be billed separately. Inpatient admissions may require notification; see page 43.				<b>28</b> , 45, 47, 48, 99, 107
• <b>Inpatient</b>	15%	40% <sup>1</sup>	Some services; see pages 42–43	
• <b>Outpatient</b>	15%	40% <sup>1</sup>	Some services; see pages 42–43	
<b>Tobacco Cessation Program</b> Quit for Life program only Not subject to the deductible	\$0	Not covered	No	<b>28–29</b> , 48, 111
<b>Vision Care (Routine)</b> Not subject to the deductible				<b>30</b> , 103–104
• <b>Eye exams</b> (routine) One exam per calendar year	\$0	40% <sup>1</sup>	No	
• <b>Vision hardware</b> (eyeglasses, contact lenses) See page 30 for how the benefit works	\$150 maximum plan payment every two calendar years	\$150 maximum plan payment every two calendar years	No	
<b>Well Baby/Well Child Care</b> See Preventive Care on pages 26–27.				

<sup>1</sup> You will pay any difference between the plan's allowed amount and the provider's billed charge in addition to this percentage. This difference does not count toward your deductible or out-of-pocket limit (see pages 6–8 for details).

<sup>2</sup> Some exclusions may apply to all benefits; see “What the Plan Doesn’t Cover” on pages 45–49.

<sup>3</sup> **Notification required:** Your provider must notify the plan when you receive services; see page 43.

# Benefits: What the Plan Covers

## Guidelines for Coverage



**ALERT!** The fact that a physician or other provider prescribes, orders, recommends, or approves a service or supply does not make it medically necessary (see pages 104–105).

For this plan to cover a service or supply, it must meet all of the following requirements:

- ♦ Be medically necessary.
- ♦ Follow the plan's coverage policies and preauthorization requirements.
- ♦ Follow coverage decisions made by the Washington State Health Technology Clinical Committee, which evaluates health technologies for effectiveness, safety, and cost.

Limits and exclusions may apply to plan benefits. See both the benefit description and “What the Plan Doesn’t Cover,” starting on page 45. Some services require preauthorization; see the list on pages 42–43 or call Customer Service to ask if a particular service is covered.

The following section describes the benefits provided by this plan. Be sure to read it carefully for important information that can help you get the most from your health coverage.

## Health Technology Clinical Committee

Under state law, UMP CDHP must follow coverage decisions made by the Health Technology Clinical Committee (HTCC). If the Committee has determined that a service or treatment is not covered, then medical necessity is not an

issue: it simply isn't covered (see exclusion 63 on page 48). If the Committee has determined that a service or treatment may be covered, then it will be covered only in cases where it meets the Committee's specific coverage criteria. Please note that these decisions may be made and take effect at any time during the plan year. You may view final decisions and ongoing reviews at [www.hta.hca.wa.gov](http://www.hta.hca.wa.gov).



**ALERT!** If you receive services that are not covered under an HTCC decision, but would be under standard Regence coverage policy, the HTCC policy takes precedence. The plan does not cover the services, and you are responsible for all charges.

## List of Benefits

### Acupuncture

The plan covers 16 visits for acupuncture treatment per calendar year. See definition of “Limited Benefit” on pages 103–104.

### Ambulance



**TIP:** You pay 20% for ambulance services, which must be medically necessary (see definition on pages 104–105). Ambulance services for personal or convenience purposes are not covered.

### Ground Ambulance

Professional ground ambulance services are covered in a medical emergency:

- ♦ From the site of the medical emergency to the nearest facility equipped to treat

*Unless specifically stated otherwise, all benefits are subject to the deductible (see page 6). How much you pay is described on pages 6–8. See also “Summary of Benefits” on pages 10–13 and “What the Plan Doesn’t Cover” on pages 45–49. For services requiring preauthorization or notification, see pages 42–43.*

the medical emergency (see definition of medical emergency on page 104).

- ♦ From one facility to the nearest other facility equipped to give further treatment.

In addition, when other means of transportation are considered unsafe due to your medical condition, the plan covers professional ambulance services:

- ♦ From one facility to another facility, for inpatient or outpatient treatment.
- ♦ From home to a facility.
- ♦ From a facility to your home.

### Air or Water Ambulance

Air and water professional ambulance services are covered only when all of the following conditions are met:

- ♦ Ground ambulance is not appropriate.
- ♦ The situation is a medical emergency (see definition on page 104).
- ♦ Air or water ambulance is medically necessary (see definition on pages 104–105).
- ♦ Transport is to the nearest facility able to provide the care you need.



**ALERT!** If you travel outside the U.S., consider getting special insurance for air ambulance services. This plan covers air ambulance only to the nearest facility, such as a hospital, that can provide the care you need. Even if you or your doctor would rather you be sent to a facility closer to home, the plan will not cover the transportation.

### Autism Treatment

To determine how a particular service, supply, or intervention is covered, please see that specific benefit. For example, speech or occupational therapy is addressed on pages 25–26 under the “Physical, Speech, Occupational, or

Neurodevelopmental Therapy” benefit; mental health coverage is found under “Mental Health Treatment” on page 23. If a specific benefit is subject to limits, such as number of visits, these limits apply to services, supplies, or interventions for an autism diagnosis the same as for any other diagnosis.

### Bariatric Surgery



**ALERT!** The plan does not cover follow-up care or complications post bariatric surgery if the surgery was not covered under a PEBB plan (including lap band fills).

Bariatric (obesity) surgery is covered only in very specific clinical circumstances, including co-morbid conditions, and must be preauthorized by the plan. The plan will cover the surgery **only** if the patient meets all program requirements, including those for before and after surgery. The final decision as to whether the surgery will be covered is made by a plan Medical Director after all presurgical requirements are met. Approval will not be granted to patients who had previous bariatric surgery within the last 10 years or any prior bariatric surgery covered by a health plan available through the Public Employees Benefits Board (PEBB) Program. The member must use providers and facilities designated by the plan.

The plan covers only certain types of bariatric surgery procedures. No other procedure will be considered for coverage.



**TIP:** Members who want to be evaluated for the obesity presurgical program must complete the questionnaire at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov). If you do not have internet access, call Customer Service at 1-888-849-3681 to request a questionnaire.

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## Biofeedback Therapy

Biofeedback may be covered for headaches when preauthorized by the plan.

## Chemical Dependency Treatment



**ALERT!** Admission to a Residential Treatment Center (RTC) must be preauthorized (see page 42).

Chemical dependency is defined as an illness characterized by a physiological or psychological dependence on a controlled substance or alcohol. Chemical dependency does not include dependence on tobacco, caffeine, or food.

Your provider must notify the plan upon admission when you receive the following services:

- ◆ Detoxification
- ◆ Inpatient admission
- ◆ Intensive Outpatient Program (IOP)
- ◆ Partial Hospitalization Program (PHP)

### Inpatient



**ALERT!** Your provider must notify the plan upon admission when you receive inpatient services for chemical dependency treatment. Inpatient services for which the plan is not notified may not be covered. Inpatient chemical dependency treatment is subject to clinical review.

Services are considered “inpatient” when you are admitted to a facility. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see page 104).

### Outpatient

Outpatient chemical dependency services are covered as any other medical service. The

plan pays based on the allowed amount and the network status (network or non-network) of the provider.

Your provider must submit a treatment plan for more than 20 outpatient chemical dependency visits. If the plan has not received a treatment plan for review and a claim for visit 21 is submitted, claims processing will be delayed while we attempt to contact your provider to get the needed information. To avoid processing delays, your provider may submit a treatment plan earlier; the provider may call us at 1-888-849-3682 for details regarding what information is needed and how to submit it.

## Chiropractic Physician Services

See “Spinal and Extremity Manipulations” on page 28.

## Dental Services

Most dental services are not covered. For example, dental implants, orthodontic services, and treatment for damage to teeth or gums caused by biting, chewing, grinding, or any combination of these is not covered. However, your PEBB dental plan may cover these services.

For dental services that are covered by the plan, you pay 20% of the allowed amount.

**Only the following dental services are covered:**

### General Anesthesia During a Dental Procedure

General anesthesia performed during a dental procedure is covered **only** when:

- ◆ It is provided by an anesthesiologist in a hospital or ambulatory surgery center.
- ◆ The charges for the hospital or ambulatory surgery center are covered by the plan (see the following section on page 17).

*Unless specifically stated otherwise, all benefits are subject to the deductible (see page 6). How much you pay is described on pages 6–8. See also “Summary of Benefits” on pages 10–13 and “What the Plan Doesn’t Cover” on pages 45–49. For services requiring preauthorization or notification, see pages 42–43.*



## Dental Procedures Performed in a Hospital or Ambulatory Surgery Center

Dental procedures performed in a hospital or ambulatory surgery center are covered **only** when any of the following conditions apply to the enrollee:

- ♦ Is under the age of 7 with a dental condition that cannot be safely and effectively treated in a dental office.
- ♦ Has a dental condition that cannot be safely and effectively treated in a dental office because of a physical or developmental disability.
- ♦ Has a medical condition that would put the enrollee at undue risk if the procedure were performed in a dental office.

## Accidental Injuries

To receive coverage for repair of an accidental injury to natural teeth, the injury must be evaluated and a treatment plan developed and finalized within 30 days of the injury.

The actual treatment may extend beyond 30 days if your provider determines treatment should start later or continue longer. Treatment must be completed by the end of the calendar year following the accident.

The plan **does not** cover treatment that:

- ♦ Was not included in the treatment plan developed within the first 30 days following the accident.
- ♦ Extends past the end of the calendar year following the accident.

## Oral Surgery

Only the following oral surgery procedures are covered, whether performed by a dentist or a medical professional:

- ♦ Excision of tumors or cysts of the jaw, cheeks, lips, tongue, gums, roof and

floor of the mouth, or restorative surgery required by the excision.

- ♦ Incision of salivary glands or ducts.
- ♦ Obturator maintenance for cleft palate.
- ♦ Gum reduction for gingival hyperplasia due to Dilantin® or phenytoin use.
- ♦ Jaw reconstruction due to cancer.
- ♦ Treatment of a fracture or dislocation of the jaw or facial bones.

**Note:** UMP CDHP is not affiliated with the Uniform Dental Plan (UDP). If you are enrolled in UDP, please contact UDP for information.

## Diabetes Care Supplies



**FOR MORE INFORMATION:** If a health plan other than UMP CDHP is your primary payer (see definition on page 109), claims for diabetes care supplies may be paid differently. See pages 52-53 for more information.

Diabetic supplies listed below are covered under your plan's prescription drug benefit (15% of the cost after you meet your deductible). To be covered, you must get a written prescription for these medications and supplies.

You save money and avoid having to submit your own claims when you purchase these diabetic supplies from a Washington State Rx Services network pharmacy. To find a network pharmacy, check the Washington State Rx Services online pharmacy locator at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or call 1-888-361-1611.

When covered under the prescription drug benefit, the following diabetes care supplies are covered under the prescription drug benefit:

- ♦ Glucometers
- ♦ Test strips

*Unless specifically stated otherwise, all benefits are subject to the deductible (see page 6). How much you pay is described on pages 6–8. See also “Summary of Benefits” on pages 10–13 and “What the Plan Doesn’t Cover” on pages 45–49. For services requiring preauthorization or notification, see pages 42–43.*

- ♦ Insulin syringes
- ♦ Lancets

*Continuous glucose monitors must be pre-authorized and are covered only under the medical benefit (see page 104).*

*See page 19 for coverage of insulin pumps and related supplies.*

## Diabetes Education

The plan covers diabetic self-management training and education, including nutritional therapy, by registered dieticians.

## Diagnostic Tests, Laboratory, and X-Rays

This benefit covers tests that are appropriate for your diagnosis or symptoms reported by the ordering provider and must be medically necessary as defined on pages 104–105. If there are alternative diagnostic approaches with different fees, the plan will cover the least expensive, evidence-based diagnostic method. See page 42 for a list of services requiring preauthorization.



**ALERT!** Some genetic tests are not covered; you may call Customer Service at 1-888-849-3681 to check.

Covered services include:

- ♦ Diagnostic laboratory tests, X-rays (including diagnostic mammograms), and other imaging studies.
- ♦ Electrocardiograms (EKG, ECG).
- ♦ Prostate cancer screening (prostate-specific antigen [PSA] testing): All PSA testing is covered under the medical benefit (subject to the deductible and coinsurance), even if billed as preventive.
- ♦ Skin allergy testing.



**FOR MORE INFORMATION:** See page 22 for information about how the plan covers mammograms.

## Tests Not Covered

The plan does **not** pay for the following tests (this does not list all tests not covered by the plan):

- ♦ Carotid Intima Media Thickness testing.
- ♦ Computed Tomographic Colonography (CTC) (also called a virtual colonoscopy) for routine screening.
- ♦ Upright Magnetic Resonance Imaging (uMRI): Also known as “positional,” “weight-bearing” (partial or full), or “axial loading.”

## Dialysis

For covered professional and facility services necessary to perform dialysis you pay:

- ♦ 15% for network facilities.
- ♦ 20% for non-network facilities.

## Durable Medical Equipment, Supplies, and Prostheses



**TIP:** The plan covers durable medical equipment (DME) at the network benefit rate only if you get the equipment or supply from a network DME supplier or other network medical provider. Check the Provider Search Tool on the UMP website for network DME suppliers, or call Customer Service.

The plan does not cover equipment that costs more than less-costly equipment that serves the same medical purpose. Some items require preauthorization; see page 42.

The durable medical equipment benefit covers services and supplies that are prescribed by a provider prescribing within his/her scope

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of practice, medically necessary, and used to treat a covered condition, including:

- ◆ Artificial limbs or eyes (including implant lenses prescribed by a physician and required as a result of cataract surgery or to replace a missing portion of the eye).
- ◆ Bilevel Positive Airway Pressure (BiPAP) devices.
- ◆ Bone growth (osteogenic) stimulators (requires preauthorization).
- ◆ Breast prostheses and bras as required by mastectomy. (See “Mastectomy and Breast Reconstruction” on page 23.)
- ◆ Casts, splints, crutches, trusses, and braces.
- ◆ Continuous Positive Airway Pressure (CPAP) devices.
- ◆ Diabetic shoes.
- ◆ Insulin pumps and related pump supplies.
- ◆ Ostomy supplies.
- ◆ Oxygen and rental equipment for its administration.
- ◆ Penile prosthesis when other accepted treatment has been unsuccessful and the impotence is:
  - Caused by a covered medical condition.
  - A complication directly resulting from a covered surgery.
  - A result of an injury to the genitalia or spinal cord.
- ◆ Rental or purchase (at the plan’s option) of durable medical equipment such as wheelchairs, hospital beds, and respiratory equipment. (The combined rental fees cannot exceed full purchase price; may require preauthorization.)
- ◆ Wig or hairpiece to replace hair lost due to radiation therapy or chemotherapy for a covered condition, up to a lifetime maximum of \$100. Other wigs and hairpieces are not covered.

The plan limits coverage of durable medical equipment to one item of that equipment and the accessories needed to operate the item. The plan also covers the repair or replacement of durable medical equipment due to normal use or a change in the patient’s condition (including the growth of a child). You are responsible for the entire cost of any additional pieces of the same or similar equipment you purchase or rent for personal convenience or mobility. **NOTE:** UMP CDHP does not cover replacement of lost, stolen, or damaged durable medical equipment.



**ALERT! Orthotics:** Items such as shoe inserts and other shoe modifications are **not** covered.

### Insulin Pumps and Related Pump Supplies

Insulin pumps and related pump supplies are covered as durable medical equipment. For the highest benefit level, use a network durable medical equipment supplier. Go to the Provider Search Tool online and search for “Supplies and Equipment” under “Other Providers” or call Customer Service. **Note:** These supplies are not available through the mail-order pharmacies.

### Emergency Room



**ALERT!** Medical emergencies treated at a non-network hospital will be paid at the network rate. You may be billed for any difference between the provider’s billed charges and the allowed amount.

Facility charges for emergency room treatment are covered for diagnosis and treatment of an injury or illness covered by the plan.

Charges for professional services (provided by doctors and other provider types) may

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be billed separately from facility (hospital or emergency room) charges. The plan pays these professional services based on the allowed amount, the provider's network status, payment rules, and services provided.

If your emergency room visit is not the result of a medical emergency (see definition on page 104), the plan may not pay for emergency services.

## Family Planning Services

The plan covers the following items and services:

- ♦ Contraceptive drugs (including Plan B, the "morning-after" pill).
- ♦ Barrier devices that require a prescription or fitting (including insertion and removal of IUDs; and fitting of cervical caps and diaphragms).

Hormonal contraceptives are covered under the prescription drug benefit (see page 32). A barrier device may be covered under either the medical benefit or the prescription drug benefit, depending on how you get it. If your provider supplies the device, it is paid under the medical benefit. If you get a prescription for the device and fill it at a pharmacy, it is paid under the prescription drug benefit.

The plan covers sterilization procedures, such as vasectomy, tubal ligation, or similar procedures, under the medical benefit. Reversal of voluntary sterilization is not covered.

Services related to voluntary and involuntary termination of pregnancy are covered. Treatments for infertility, including direct complications resulting from such treatment (for example, selective fetal reduction) are not covered.

## Genetic Services



**ALERT!** Some genetic tests are not covered; you may call Customer Service at 1-888-849-3681 to check.

The plan covers medically necessary, evidence-based genetic testing services. Genetic testing of children to predict adult disease is not covered.

The plan does **not** cover genetic services for family planning purposes.

## Hearing Care (Related to Diseases and Disorders of the Ear)

The plan covers treatment for diseases and disorders of the ear or auditory canal not related to routine hearing loss under the medical benefit. Hearing care benefit limits do not apply.

## Hearing Exams and Hearing Aids

### Hearing Exams (Routine)

One routine hearing exam is covered per calendar year and is subject to the deductible. When you see a network provider, these services are paid at 85% of the allowed amount. However, if you see a non-network provider, you pay 40% of the allowed amount, plus any difference between the plan's allowed amount and the provider's billed charge.

### Hearing Aids

You must meet your deductible before the plan covers this benefit. The plan pays up to \$800 per member every three calendar years for:

- ♦ Purchase of a hearing aid (monaural or binaural) prescribed as a result of an

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exam when necessary for the treatment of hearing loss, including:

- Ear mold(s).
- Hearing aid instrument.
- Initial battery, cords, and other ancillary equipment.
- Warranty and follow-up consultation within 30 days after delivery of hearing aid.
- ♦ Rental charges up to 30 days, if you return the hearing aid before actual purchase.
- ♦ Repair of hearing aid equipment.

You can see any provider for these services; the maximum benefit of \$800 applies no matter where you shop.

### **Hearing Aid Items Not Covered**

The following hearing-related items are not covered:

- ♦ Charges incurred after your coverage under this plan ends, unless you ordered the hearing aid before that date and it is delivered within 45 days after your coverage ended.
- ♦ Purchase of replacement batteries or other ancillary equipment, except those covered under terms of the initial hearing aid purchase.

## **Home Health Care**



**ALERT!** See exclusion 26 on page 46 for services not covered by the plan.

UMP CDHP covers medically necessary services provided and billed by a licensed home health agency for medical treatment of a covered illness or injury. These services must be part of a treatment plan written by your provider (such as a physician or advanced registered nurse practitioner [ARNP]). The

provider must certify that you are homebound and would require hospital or skilled nursing facility care if you did not receive home health care. The following services are covered:

- ♦ Visits for part-time or occasional skilled nursing care and for physical, occupational, and speech therapy.
- ♦ Related services such as occasional care (less frequently than daily visits, and under two hours per visit) from home health aides and clinical social services, provided in conjunction with the skilled services of a registered nurse (RN), licensed practical nurse (LPN), or physical, occupational, or speech therapist.
- ♦ Disposable medical supplies as well as prescription drugs provided by the home health agency.
- ♦ Home infusion therapy.

For services that may be covered under another benefit, such as nutritional counseling or follow-up care for bariatric surgery, see that benefit in this Certificate of Coverage for coverage rules and limitations. These limitations apply even if the services are provided in the home or by a home health provider.

## **Hospice Care (Inpatient, Outpatient, and Respite Care)**

Services received from network providers are covered at 100% of the allowed amount. The plan covers hospice care for terminally ill enrollees for up to six months. Hospice care is subject to the deductible.

### **Respite Care**

Respite care is continuous care of more than four hours a day to give family members temporary relief from caring for a homebound hospice patient. The plan covers these services at 100% once your deductible is met, up to a \$5,000 lifetime limit.

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## Hospital Services



**ALERT!** Some hospital-based physicians (such as anesthesiologists and emergency room doctors) who work in a network hospital or other facility may not be network providers. If a non-network provider bills separately from the hospital and his or her billed charges are more than the allowed amount, you may be billed for the difference in addition to your member coinsurance. Check the Provider Search Tool online or call Customer Service for the network status of anesthesiologists and emergency room doctors in Washington State hospitals.

This benefit covers hospital accommodations and inpatient, outpatient, and ambulatory care services, supplies, equipment, and prescribed drugs to treat covered conditions. Room and board is limited to the hospital's average semiprivate room rate, except where a private room is determined to be necessary. Some services may require preauthorization; see pages 42–43.

Services are considered “inpatient” when you are admitted as an inpatient to a hospital; your provider must notify the plan upon admission. The plan pays these services according to the network status of the providers (including the hospital), unless your condition is a medical emergency (see page 104). All covered professional services are paid based on the allowed amount.

Services are considered “outpatient” when you are not admitted to the hospital. Your cost depends on the services provided, such as lab tests, and the network status of the provider(s) involved in your care.

If you receive a service or device at a hospital, you may have to pay the difference between a higher cost service or device and a less expensive, medically appropriate alternative when one is available.

A network hospital can't charge you for the difference in cost between the standard and higher-cost item (unless you agreed in writing to pay before receiving the services).

If benefits change under the plan while you are in the hospital (or any other facility as an inpatient), coverage will be provided based on the benefit in effect when the stay began.

## Mammograms

A mammogram is considered screening or diagnostic based on how it is billed by your provider.

### Screening (Preventive) Mammograms



**ALERT!** “Baseline” (also called screening or preventive) mammograms for women under age 40 are not covered.

**For women ages 40 and older**, the plan covers only one screening mammogram per calendar year, not subject to the deductible. If you see a:

- ♦ **Network provider:** You pay nothing.
- ♦ **Non-network provider:** You pay 40% of the plan's allowed amount, plus any difference between the allowed amount and the provider's billed charge.

If you get more than one screening mammogram during a calendar year, the second one will not be covered.

### Diagnostic (Medical) Mammograms

The plan pays for medically necessary mammograms to diagnose a medical condition under the medical benefit, subject to the deductible and coinsurance. Coverage of diagnostic mammograms is not related to age.

## Massage Therapy

The plan covers no more than 16 massage therapy visits per calendar year. If you pay for visits before you meet your deductible,

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those visits count toward the 16-visit limit. See the definition of “Limited Benefit” on pages 103–104. You must have a prescription for massage therapy treatment from another provider, such as a physician.



**ALERT!** Only network massage therapists are covered. To find a network massage therapist, check the Provider Search Tool at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or call Customer Service.

## Mastectomy and Breast Reconstruction

This benefit covers mastectomy as treatment for disease, illness, or injury, as well as:

- ◆ Reconstruction of the breast on which the mastectomy was performed.
- ◆ Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- ◆ Prostheses.
- ◆ Physical complications of all stages of mastectomy.

Please note that you must use a covered provider type (see page 5) for services to be covered.

## Mental Health Treatment



**ALERT!** Admission to a Residential Treatment Center (RTC) must be preauthorized (see page 42).

The plan covers mental health services for treatment of neuropsychiatric, mental, and personality disorders, including eating disorders. Marriage or family counseling is not covered.

Your provider must notify the plan upon admission when you receive the following services:

- ◆ Inpatient admission
- ◆ Partial Hospitalization Program (PHP)

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## Inpatient

Services are considered “inpatient” when you are admitted to a facility. The plan pays for these services according to the network status of the provider, unless your condition is a medical emergency (see page 104). All covered professional services are paid based on the allowed amount.



**ALERT!** Inpatient mental health treatment is subject to clinical review.

## Outpatient

Outpatient mental health services are covered as any other medical service. The plan pays based on the allowed amount and the network status (network or non-network) of the provider.

If your provider recommends more than 20 outpatient mental health visits, the plan will review your provider's treatment plan to determine if the following conditions are met:

- The purpose of the service is to treat or diagnose a medical condition;
- Outpatient services are the appropriate level of services considering the potential benefits of the services;
- The level of service is known to be effective in improving health outcomes; and
- The level of service recommended for your condition is cost-effective compared to alternative interventions including no intervention. See the definition of “Medically Necessary Services, Supplies, Drugs, or Interventions” on page 104.

If the plan has not received a treatment plan for review and a claim for visit 21 is submitted, claims processing will be delayed while we attempt to contact your provider to get the needed information. To avoid processing

delays, your provider may submit a treatment plan earlier; the provider may call us at 1-888-849-3682 for details regarding what information is needed and how to submit it.

## Naturopathic Physician Services



**ALERT!** Naturopaths may recommend services that the plan doesn't cover. All services must meet the definition of medically necessary on pages 104–105 and normally be covered under the plan.

Services provided by naturopathic physicians are covered in the same way as for other providers. All services must be medically necessary to be covered.

Herbs and other nonprescription drugs, lotions, vitamins, and minerals are not covered, even if your provider prescribes them.

## Nutrition Counseling and Therapy

The plan covers up to three visits per lifetime for nutrition counseling and therapy services.

## Obstetric and Newborn Care

Services for pregnancy and its complications are covered. Professional services covered include:

- ♦ Prenatal and postnatal care
- ♦ Amniocentesis and related genetic counseling and testing during pregnancy
- ♦ Prenatal testing (follows state regulations in Washington Administrative Code 246-680-020)
- ♦ Vaginal or cesarean delivery
- ♦ Care of complications resulting from pregnancy

For inpatient hospital charges related to a routine childbirth, you pay:

- ♦ Any remaining deductible for the mother.
- ♦ Coinsurance for facility charges and professional services for the mother while hospitalized.
- ♦ The deductible for the newborn; however, if only preventive care services (see page 26) are billed for the newborn, you will not pay the baby's deductible.

For non-routine hospitalization of the newborn, you will also pay coinsurance for facility and professional services for the newborn.

A newborn dependent of an enrollee is covered from birth to at least 21 days following birth. See “Adding a New Dependent to Your Coverage” on page 25 for what you need to do for continued coverage.

If your obstetric care began while covered under another health plan, and the providers are not part of the plan network, call Customer Service.

Some prenatal, newborn, and well-baby care services are covered at 100% when you see a network provider. See “Preventive Care” on pages 26–27 for more information.

See page 39 for coverage of prenatal vitamins.

### ***Limitations on Ultrasounds During Pregnancy***

**Note:** *The following limits do not apply to high-risk pregnancies. For example, a multiple pregnancy is considered high risk.*

Ultrasounds during pregnancy are covered as follows:

- ♦ One in week 13 or earlier.
- ♦ One during weeks 16–22.

Additional ultrasound(s) may be covered when medically necessary for the diagnosis,

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management, and treatment of complications of pregnancy on appeal; see pages 66–71.

### ***Adding a New Dependent to Your Coverage***

If the birth or adoption of a child increases your premium, you must submit the appropriate enrollment form and any necessary documents no later than 12 months after the birth or adoption to:

- **Employees:** Your personnel, payroll, or benefits office.
- **Retirees:** PEBB Program at 1-800-200-1004.

For subsequent children whose enrollment doesn't affect your premium, you should submit the appropriate enrollment forms and any necessary documents to the appropriate office (see above) no later than 60 days after the birth or adoption.

#### ***How Does This Work Under UMP CDHP?***

If you are the only member enrolled in UMP CDHP and a new member enrolls under your account during the plan year:

- ♦ You will owe an additional \$1,400 deductible when the new member enrolls.
- ♦ You must meet the entire deductible (\$2,800) even if the new member enrolls later in the year.

Even if you have already met your \$1,400 deductible before the new member enrolls, you will need to meet the additional \$1,400 deductible before UMP CDHP begins paying for services.

Once a new member enrolls, PEBB will contribute to your HSA on his or her behalf. These contributions are equal monthly amounts, up to a maximum of \$700 per year

for those enrolled in UMP CDHP for the entire 12 months.

For two or more members enrolled in UMP CDHP:

- ♦ The maximum deductible is \$2,800.
- ♦ The maximum PEBB contribution to your HSA is \$1,400.



**ALERT!** You may be eligible to change plans when a newly eligible member enrolls. See page 77 or page 90 for details.

### **Office Visits**

The plan pays for office visits for covered conditions under the medical benefit (see page 104). Preventive care visits to network providers as described on pages 26–27 are covered at 100% and are not subject to the deductible.

### **Physical, Occupational, Speech, and Neurodevelopmental Therapy**

The plan covers inpatient and outpatient services to improve or restore function lost due to:

- ♦ An acute injury or illness.
- ♦ Worsening or aggravation of a chronic injury.
- ♦ A congenital anomaly (such as cleft lip or palate).
- ♦ Conditions of developmental delay, including autism.

You must have a prescription for the above therapies from another provider, such as a physician.

### ***Inpatient Services***

Your provider must notify the plan when you are admitted to a facility for physical, occupational, speech, and neurodevelopmental therapy services. The plan covers rehabilitation

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therapy services provided during inpatient hospitalization up to 60 days per calendar year (see definition of “Limited Benefit” on pages 103–104).

## Outpatient Services

The plan covers outpatient physical, occupational, speech, and neurodevelopmental therapy services up to 60 visits per calendar year, counting all types of therapies listed here (see definition of “Limited Benefit” on pages 103–104).

For the purposes of this benefit, developmental delay (see definition on page 100) means a significant lag in achieving skills such as:

- ♦ Language (speech, reading, writing)
- ♦ Motor (crawling, walking, feeding oneself)
- ♦ Cognitive (thinking)
- ♦ Social (getting along with others)

## Prescription Drugs

Please see “Your Prescription Drug Benefit” starting on page 31.

## Preventive Care



**ALERT!** This benefit covers **only** services that meet the criteria below. If you receive services during a preventive care visit that do not meet these requirements, they will not be covered as preventive care. Instead, when medically necessary, the services are subject to the deductible and are covered under the specific benefit the charges apply to (such as diagnostic tests, laboratory, or X-rays). If your provider bills for your visit as treatment for a medical condition instead of an annual physical exam, the services may be covered under the medical benefit and subject to the deductible and coinsurance.

You don’t have to meet your deductible before the plan pays for services covered under the preventive care benefit. When you see a network provider for these services, you pay nothing. If you see a non-network provider, you pay 40% of the allowed amount (definition on pages 98–99), plus any difference between the allowed amount and the provider’s billed charge.

Services designated with an A or B rating by the United States Preventive Services Task Force (USPSTF) are covered under the preventive care benefit when received from a professional provider or facility. (See the website at [www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm](http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm).)

Examples of services covered under the preventive care benefit include:

- ♦ Preventive visits such as well-baby care, annual physical exams, and routine screenings for women.
- ♦ Radiology and lab tests such as screening mammograms (see page 22).
- ♦ Screening procedures such as colonoscopy.
- ♦ Immunizations as specified under “Covered Immunizations” below.

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- ◆ Certain screening tests performed during pregnancy; see page 24 for more on prenatal care.

You may call Customer Service at 1-888-849-3681 to ask if a service is covered as preventive.

**Note:** Prostate cancer screening (prostate-specific antigen [PSA] testing) is not covered under the preventive care benefit, but is covered as a medical benefit (subject to the deductible and coinsurance).



**ALERT!** Follow-up visits or tests are not covered under the preventive care benefit. If the test or visit is normally covered by the plan and is medically necessary, the plan pays under the medical benefit (see definition on page 104).

## Covered Immunizations

The plan covers immunizations as included on the applicable immunization schedule (children, adolescents, adults) for U.S. residents by the Centers for Disease Control and Prevention (CDC). For the list of covered immunizations, see the UMP website or call Customer Service at 1-888-849-3681. Immunizations covered under the preventive care benefit are not subject to the deductible. Immunizations given by the providers listed under “Where Can I Get Immunizations?” (see below) are paid under the preventive care benefit. If you see a non-network provider for covered immunizations, you pay 40% of the allowed amount, plus any difference between the allowed amount and the provider's billed charge.



**FOR MORE INFORMATION:** For a list of immunizations covered as preventive, see links to the CDC schedules on the UMP website or call 1-888-849-3681.

## Where Can I Get Immunizations?

You can receive immunizations at the network rate (free, if covered under the preventive care benefit) at a:

- ◆ Network provider.
- ◆ Network vaccination pharmacies (see definition on page 106; check the UMP website or call 1-888-361-1611 to find a pharmacy).
- ◆ Public health department.

**Note:** The plan does not cover immunizations for travel or employment, even when recommended by the CDC or required by travel regulations.



**TIP:** Flu shots are covered as included on the applicable CDC immunization schedule.

## Second Opinions

The plan covers second opinions under the medical benefit subject to the deductible and coinsurance.

## Skilled Nursing Facility

Services must be preauthorized by the plan before you are admitted to a skilled nursing facility; see page 42.

This benefit covers skilled nursing facility charges for services, supplies, and room and board, including charges for services such as general nursing care made in connection with room occupancy. UMP CDHP covers up to 150 days per calendar year. Room and board is limited to the skilled nursing facility's average semiprivate room rate, except where a private room is determined to be necessary.

Skilled nursing facility confinement that is primarily convalescent or custodial in nature is not covered.

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## Spinal and Extremity Manipulations

Up to 10 visits per calendar year for manipulations (adjustments) of the spine and extremities (arms and legs) are covered. When you have reached your 10-visit limit, no further payment for manipulations (adjustments) of the spine and extremities (arms and legs) will be made.

Visits that count toward your deductible also count toward your 10-visit limit (see “Limited Benefit” on pages 103–104).

## Surgery



**ALERT!** Even if your doctor is in the network, the facility or other providers such as anesthesiologists might not be. Make sure you confirm that all of the providers who will participate in your care and the facility are in the network before you receive services. Non-network providers and facilities can bill you for all charges not paid by the plan, while network providers and facilities agree to accept the payment amounts negotiated by the plan, resulting in significant savings for you.

The plan pays for covered surgical services according to the network status of the provider (see page 5 for coinsurance amounts). The surgeon and other professional providers may bill separately from the facility.

See page 42 for a list of services that require preauthorization. In addition, your provider must notify the plan when you receive certain services, including admission as an inpatient; see list on page 43. Call Customer Service if you have questions.

The plan covers the following services as outpatient:

- ◆ Outpatient surgery at a hospital.
- ◆ Surgery and procedures performed at an ambulatory surgery center.

- ◆ Short-stay obstetric (childbirth) services (released within 24 hours of admission).

## Telehealth Services

The plan covers telemedicine for audio and video communication between the distant site physician, patient, and consulting practitioner under the medical benefit (see page 104). The originating site must be a rural health professional shortage area as defined by the Centers for Medicaid & Medicare Services (CMS).

This benefit does not include:

- ◆ Email or facsimile transmissions between doctor and patient.
- ◆ “Store and forward” technology (transmission of medical information reviewed at a later time by physician or practitioner at distant site).
- ◆ Installation or maintenance of any telecommunication devices or systems.
- ◆ Home health monitoring.

## Temporomandibular Joint (TMJ) Treatment

Surgical treatment of temporomandibular joint (TMJ) disorders is covered and must be preauthorized by the plan. Medical, dental, or other types of treatment for TMJ disorders are not covered.

## Tobacco Cessation Program

The plan covers tobacco cessation services **only** when you are enrolled in the *Quit for Life* tobacco cessation program. No other stop smoking services are covered. *Quit for Life* provides phone counseling, online communications, nicotine replacement therapy, and educational materials to help you quit using tobacco. Enroll by calling 1-866-784-8454 or go online to [www.quitnow.net/ump/](http://www.quitnow.net/ump/).

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These services are covered at 100%. You do not pay toward your deductible or coinsurance.



**ALERT!** Only nicotine products supplied by *Quit for Life* are covered. If you choose to get a product that *Quit for Life* doesn't supply, you will have to pay the entire cost out of pocket.

When recommended by your *Quit for Life* counselor, the following medications are free to you:

- ◆ Nicotine patches, lozenges, or gum.
- ◆ Prescription drugs identified in the *UMP Preferred Drug List* as covered when preauthorized by *Quit for Life*.

Nicotine patches, lozenges, or gum will be sent to you by *Quit for Life* at no cost to you. Nicotine replacement therapy is covered **only** when supplied directly by *Quit for Life*. You cannot purchase these products and get reimbursed later.

To receive coverage for prescription drugs, you must:

- ◆ Be participating in *Quit for Life*.
- ◆ Get preauthorization from your *Quit for Life* counselor.
- ◆ Go to your doctor and request a prescription.

Please allow three business days after *Quit for Life* approves coverage before filling your prescription. Prescription drugs for tobacco cessation are covered only at network (retail and mail-order) pharmacies.



**ALERT!** See the current *UMP Preferred Drug List* online for drugs covered under this benefit. If your provider prescribes a noncovered drug for tobacco cessation, you will have to pay the full cost. **Note:** When a generic drug becomes available, the brand-name drug is not covered.

## Transplants

You must receive preauthorization from the plan for all transplants (except kidney and cornea). This benefit covers services related to transplants, including professional and facility fees for inpatient accommodation, diagnostic tests and exams, surgery, and follow-up care.

### Donor Coverage

If a UMP CDHP member receives an organ from a live donor, UMP CDHP pays the donor's covered expenses as primary, regardless of any other coverage the donor may have. Covered donor expenses include costs to remove the donor's organ and treat complications directly resulting from the donor's surgery.



**TIP:** You don't need to preauthorize kidney or cornea transplants.

## Vision Care (Related to Diseases and Disorders of the Eye)

The plan covers treatment for diseases and disorders of the eye that are not part of a routine vision exam under the medical benefit. Orthoptic therapy is not covered except for the diagnosis of strabismus, a muscle disorder of the eye. LASIK surgery is not covered.

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## Vision Care (Routine)

This benefit is exempt from the deductible and includes:

### ***Eye Exams***

The plan covers one routine eye exam for each enrollee per calendar year, including contact lens fitting fees. You pay nothing for services by a network provider. For a non-network provider, you pay 40% of the allowed amount, plus any difference between the allowed amount and the provider's billed charge (see definition of "Preventive Care" on page 109).

### ***Hardware (Eyeglasses and Contact Lenses)***

The plan pays up to \$150 every two calendar years for prescription eyeglass lenses, frames, and contact lenses, including repairs. This \$150 limit is renewed on January 1 of even years (2012, 2014, etc.). Any unused amount does not carry over into the next even plan year. The plan will not pay more than your actual cost for these items and services. You are responsible for any costs above the \$150 limit.

You can buy your vision hardware anywhere; the maximum benefit of \$150 applies no matter where you shop. If you go to a provider that does not bill the plan directly, you can submit a claim for glasses or contacts; see "Billing & Payment: Filing a Claim" starting on page 60 for instructions.



**TIP:** Limits to vision care benefits apply per enrollee. Each enrolled member in your family is entitled to one routine eye exam per calendar year, and \$150 in vision hardware every two calendar years.

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# Your Prescription Drug Benefit

See page 41 for prescription drug contact information.

Your plan's drug benefit is administered and coordinated by a partnership of companies known as Washington State Rx Services.

These companies are:

- ♦ **ODS**—Administration and customer service.
- ♦ **MedImpact Healthcare Systems Inc.**—Pharmacy network management and prescription drug claims processing.
- ♦ **Mail-order prescription drugs:**
  - PPS (Postal Prescription Services)
  - BioScrip
- ♦ **Specialty drug pharmacy**—BioScrip.

When you have questions regarding your prescription drug coverage or need assistance finding a network pharmacy, call Washington State Rx Services at 1-888-361-1611. Contact the mail-order or specialty pharmacy directly for assistance placing or tracking prescription orders.



**TIP:** The *UMP Preferred Drug List* is available at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov). You can also check drug prices online with the Prescription Price Check tool.

## What Drugs Are Covered? The *UMP Preferred Drug List*



**ALERT!** Not all drugs are listed on the *UMP Preferred Drug List*. If your drug isn't listed, call 1-888-361-1611.

The *UMP Preferred Drug List* lists the following:

- ♦ If a drug is covered by the plan.
- ♦ If a drug is subject to an ancillary charge (see page 32).
- ♦ If the drug must be preauthorized (see "Preauthorization" on page 36).
- ♦ If the drug must be purchased from the plan's specialty pharmacy (see pages 36–37).
- ♦ If there are any limits on a drug's coverage (see pages 35–38 under "Limits on Your Prescription Drug Coverage").
- ♦ If there are less expensive alternatives.

The *UMP Preferred Drug List* is updated online weekly. However, a drug may become subject to an ancillary charge (see page 32) at any time, if a generic equivalent becomes available. You can look up your prescription drugs online at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or by calling Washington State Rx Services. New drugs may not be covered during the first 180 days they are available. To check if a new drug is covered, call Washington State Rx Services at 1-888-361-1611.



**TIP:** The *UMP Preferred Drug List* is sometimes called a "formulary."



**ALERT!** When a generic equivalent for a brand-name drug becomes available, the brand-name drug *immediately* becomes subject to an ancillary charge. Always ask your doctor to allow substitution on your prescriptions to save you money.

## Who Decides Which Drugs Are Preferred?

The *UMP Preferred Drug List* is based in part on recommendations from the Washington State Pharmacy & Therapeutics Committee (P&T Committee) and the Washington State Rx Services P&T Committee. These P&T Committees represent an independent group of practicing health care providers.

If a drug has not yet been reviewed by the Washington State P&T Committee, the plan follows recommendations from a Washington State Rx Services P&T Committee before covering a drug on the *UMP Preferred Drug List*.

## How Much Will I Pay for Prescription Drugs?



**ALERT!** When you use network pharmacies, retail or mail-order, you pay based on the drug's allowed amount, a discounted price negotiated for the plan. If you use a non-network pharmacy of any type, the pharmacy may charge more than the allowed amount; you will have to pay this amount, which doesn't count toward your deductible or out-of-pocket limit and is not payable by the plan. **NOTE:** Prescriptions ordered through foreign mail-order are not covered, even if you send in a claim.

Until you meet your deductible (see page 6), you will pay the entire cost of your prescription drugs. Any applicable ancillary charge (see “Ancillary Charge: You May Pay More for Brand-Name Drugs With a Generic Equivalent” on this page) does not apply to your deductible.

Once you have met your deductible for the year, you pay 15% of the drug's cost for covered prescription drugs. You can get up to a 90-day supply for most drugs (except for specialty drugs; see pages 36–37). For brand-name drugs with a generic equivalent, you will also pay an ancillary charge (see below).

If a prescription drug isn't covered by the plan, it does not count toward either your deductible or your out-of-pocket limit.

**Note:** You may use your HSA to pay for many drugs not covered by the plan; see “Your Health Savings Account” on page 8 for more information.

## Ancillary Charge: You May Pay More for Brand-Name Drugs With a Generic Equivalent

The ancillary charge applies to brand-name drugs that have a generic equivalent (see definition on page 102). The plan pays as if you had purchased the generic equivalent drug and you pay the rest of the cost. Specifically, you pay the generic coinsurance *plus* the difference in cost between the generic and the brand-name drugs. **Note:** This policy is not subject to exceptions.

*Ancillary charge amounts are considered noncovered and do not apply to your deductible or out-of-pocket limit.*

To find out if a brand-name drug has a generic equivalent, check the *UMP Preferred Drug List* at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or call 1-888-361-1611.



**ALERT!** You pay any applicable ancillary charge no matter why you take that drug, even if you cannot use the available alternatives.



## If You Have Other Medical Coverage

If you have primary medical coverage through another plan that covers prescription drugs, some of the limits and restrictions to prescription drug coverage listed on pages 35–38 will apply when UMP CDHP pays secondary to another plan. See “Submitting a Claim for Prescription Drugs” beginning on page 61 for how to submit your prescription drug claim.

### *Using Network Pharmacies When UMP CDHP Is Your Secondary Coverage*

If you have primary coverage through another plan that covers prescription drugs, show both plan cards to the pharmacy and make sure they know which plan is primary. It is important that the pharmacy bills the plans in the correct order, or claims may be denied or paid incorrectly.

### *Using Mail-Order Pharmacies When UMP CDHP Is Secondary*

If your primary plan uses one of UMP CDHP's network mail-order pharmacies (PPS or BioScrip), the pharmacy can process payments for both plans and charge you only what's left. Make sure that the mail-order pharmacy has your information for both plans and knows which plan is primary.

However, if your primary plan uses a different mail-order pharmacy, you will have to use your primary plan's mail order, then submit a paper claim for payment by UMP CDHP; see “Submitting a Claim for Prescription Drugs” beginning on page 61 for how to do this. In this case, if you send your prescription to PPS or BioScrip, your prescription will be returned to you unfilled.

## Where to Purchase Your Prescription Drugs



**ALERT!** If you use a non-network pharmacy of any type, you will pay the entire cost of the drug upfront and submit a claim. However, only the allowed amount for covered drugs (see page 99) will count toward your deductible or out-of-pocket limit.

### Retail Pharmacies

Washington State Rx Services has a large network of retail pharmacies, which includes many pharmacies in Washington State as well as national chains. To see if your pharmacy is in the network, check the online pharmacy locator at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or call 1-888-361-1611.

You can use any pharmacy, but you will save money if you use a network pharmacy. When you get your prescriptions at a network pharmacy, the pharmacy sends the claim to the plan for you, and you pay only what you owe. Before meeting your deductible, this will be the allowed amount for a covered drug. After you have met your deductible, you will pay 15% of a covered drug's allowed amount, plus an ancillary charge for brand-name drugs that have a generic equivalent. This ancillary charge does not apply to your deductible or out-of-pocket limit. **NOTE:** You will pay the entire cost for any drug not covered by the plan, which will not apply toward either your deductible or your out-of-pocket limit.

## Mail-Order Pharmacies



**ALERT!** The network mail-order pharmacies cannot ship outside of the United States. See "Travel Overrides for Prescription Drugs" on page 38 if you will be traveling outside the country.

You can use either of the following network mail-order pharmacies:

- ♦ PPS (Postal Prescription Services)
- ♦ BioScrip

You may contact a network mail-order pharmacy directly (see the list on page 41), or call Washington State Rx Services at 1-888-361-1611 for information about mail-order pharmacies.

Refills can be ordered through your online pharmacy account at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov), or by calling the network mail-order pharmacy directly; see page 41 for contact information.

Prescriptions are usually delivered within 7 to 10 days after the pharmacy receives your prescription.

When using one of the network mail-order pharmacies, the same deductible, preauthorization requirements, and limits on coverage apply as for prescription drugs purchased at retail network pharmacies.



**ALERT!** If there is a shortage of a specific drug that a network mail-order pharmacy cannot control and it doesn't have the quantity you ordered, the pharmacy will contact you to discuss your options for obtaining your prescription(s).

Prescriptions mailed or orders placed in December but not filled until January 1 or after will be subject to the deductible applicable on the date the prescription is processed. Because of increased volume at the end of the year, prescriptions submitted to a mail-order pharmacy in December may not be processed during the current benefit year.

## Faxing Prescriptions to a Network Mail-Order Pharmacy

Prescriptions faxed to a network mail-order pharmacy must:

- ♦ Be faxed from the **provider's** office fax machine.
- ♦ Be on the provider's letterhead.
- ♦ Include the patient's name, address, phone number, plan ID number, and date of birth.

Remember, **only** a provider can fax in a prescription. The fax numbers are listed on page 41. Not following these instructions may cause a delay in filling your prescription.



**ALERT!** Some durable medical equipment items are not available through the plan's network mail-order pharmacies; you will need to get them through a network retail pharmacy or network durable medical equipment provider.

## Use Network Pharmacies and Show Your ID Card to Get the Plan Discount

The plan pays for prescription drugs based on the allowed amount (Washington State Rx Services' standard reimbursement, unless other contractual arrangements or terms apply). If you use a non-network pharmacy or do not show your ID card at a network pharmacy, and the amount charged is more than the allowed amount, you will pay the difference in addition to your coinsurance.

## Non-Network Pharmacies — Retail or Mail-Order



**ALERT!** The plan does not cover prescription drugs ordered through foreign (non-U.S.) mail-order pharmacies.

You can purchase your prescriptions at a non-network pharmacy, but you'll pay more if you do. If you get your prescriptions filled at a non-network pharmacy, whether a retail,

internet, or mail-order pharmacy (other than the network mail-order pharmacies listed on page 41), the following applies:

- ♦ You will need to pay upfront for your prescriptions and submit a claim to Washington State Rx Services for reimbursement (see “Submitting a Claim for Prescription Drugs” starting on page 61).
- ♦ The plan pays based on the discounted amount Washington State Rx Services normally pays for the drug (allowed amount). If the non-network pharmacy charges more than the allowed amount, you will pay the difference, plus your coinsurance.
- ♦ Non-network pharmacies will not know if a drug must be preauthorized, has a quantity limit, or has other coverage limits. If you purchase a drug from a non-network pharmacy and limits apply, the plan may not pay anything for the drug, or may pay only part of the claim.
- ♦ Unless noted on the *UMP Preferred Drug List*, specialty drugs purchased anywhere but through the plan's network specialty drug pharmacy are not covered (see “Specialty Drugs” on pages 36–37).



**TIP:** To submit claims for prescriptions purchased from non-network pharmacies (U.S. retail or mail-order pharmacies, or foreign retail pharmacies), see “Submitting a Claim for Prescription Drugs” on page 61.

## Drugs Purchased Outside the U.S.

If you purchase drugs outside the U.S. (including Canada and Mexico) for any reason, the following rules apply:

- ♦ If you get a drug that is available by prescription only in the U.S. but obtainable outside the U.S. without a prescription, the plan will cover the drug only if the drug was prescribed by a provider prescribing within his/her scope of practice.

- ♦ If you get a drug that is approved for use in another country but not in the U.S., the plan does not cover it.
- ♦ If you get a drug that is available over-the-counter in the U.S., the plan will not cover the drug, even if you have a prescription from a provider prescribing within his/her scope of practice. The plan does not cover over-the-counter drugs.
- ♦ If you get a drug that is listed as not covered in the *UMP Preferred Drug List*, the plan will not cover the drug.

To submit a claim for a prescription drug purchased outside the U.S., see “Submitting a Claim for Prescription Drugs” beginning on page 61. All necessary information must be included on the prescription drug claim form and translated into English, with drugs and dosage documented, along with the currency exchange rate. The plan does not pay for that translation and documentation.



**ALERT!** The plan does not cover prescription drugs purchased through foreign (outside the U.S.) mail-order pharmacies.

## Limits on Your Prescription Drug Coverage

The plan may exclude, discontinue, or limit coverage for any drug for any of the following reasons:

- ♦ New drugs are developed.
- ♦ Generic drugs become available.
- ♦ There is a sound medical reason.
- ♦ There is lack of scientific evidence a drug works as well and is as safe as existing drugs used to treat the same or similar conditions.
- ♦ One of the following recommends a change: The Washington State Pharmacy & Therapeutics (P&T) Committee, or a

P&T Committee of a Washington State Rx Services partner (see list on page 31).

- ♦ The Washington State Health Technology Clinical Committee requires such a change.
- ♦ A drug receives FDA approval for a new use.

## Programs Limiting Drug Coverage

The limits and restrictions described from “Limits on Your Prescription Drug Coverage” on page 35 through “Refill Too Soon” on page 38 help us monitor drug usage, safety, and costs. Drugs may be added to any of these programs at any time. You can find out if your drug falls under any of these limits and restrictions by checking the *UMP Preferred Drug List* (PDL) or calling Washington State Rx Services at 1-888-361-1611.

### Preauthorization

Some medications require preauthorization, or the plan will not cover them. You can find out if your drug requires preauthorization by calling Washington State Rx Services, or checking the *UMP Preferred Drug List* at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov).

If your drug requires preauthorization, your pharmacist or prescribing provider must call Washington State Rx Services at 1-888-361-1611 to request it. **NOTE:** Drugs covered under the medical benefit rather than the prescription drug benefit have different rules for preauthorization; call Customer Service at 1-888-849-3681 for more information.

### Quantity Limits

The plan limits the quantities you can purchase per prescription for certain drugs. To request preauthorization for quantities exceeding the limit for a drug, your pharmacist or prescribing provider must call Washington State Rx Services at 1-888-361-1611.

If the plan denies your request or your provider or pharmacist does not get preauthorization, we will cover the drug only up to the quantity limit amount. You will pay for any extra amount.

## Specialty Drugs



**ALERT!** BioScrip, the plan's network specialty pharmacy, is unable to ship outside the United States. See “Travel Overrides for Prescription Drugs” on page 38 if you will be traveling outside the country.

“Specialty” drugs are high-cost injectable, infused, oral, or inhaled drugs that generally require special handling (including a few products, such as intrauterine devices [IUDs]). Specialty drugs are subject to special rules. You can find out if a drug is a specialty drug by checking the *UMP Preferred Drug List* at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov), or by calling Washington State Rx Services. If your brand-name specialty drug has a generic equivalent, you will also have to pay the ancillary charge (see page 32).

You may receive **up to** a 30-day supply for specialty medications per prescription or refill. Specialty drugs are covered only when purchased through the plan's network specialty drug pharmacy. Order your specialty medications from BioScrip by calling 1-877-316-8921 (24 hours a day, 7 days a week, including holidays). However, orders received after 1 p.m. Pacific Time will not be filled until the next business day.

Specialty drugs require preauthorization. A Patient Care Coordinator will contact your provider to review the coverage criteria and authorize the prescription if the criteria are met. The Patient Care Coordinator will work with you to schedule a delivery time for the medication. If you are unable to be present for the delivery, the specialty pharmacy will deliver your medications anywhere you choose, such as to your workplace or to a

neighbor, but not out of the country. Specialty medications often require special handling and storage, so someone must be present to sign for them.

If your provider will be administering a medication, you can have it shipped to the provider's office. Please note that UMP CDHP and the specialty pharmacy are not responsible once the drugs are received at the provider's office.



**TIP:** For your convenience, the specialty pharmacy can provide your non-specialty drugs in addition to specialty drugs.

### Step Therapy

When a drug is part of the step therapy program, you have to try certain drugs (Step 1) before the prescribed Step 2 drug will be covered. When a prescription for a step therapy drug is submitted “out of order,” meaning you haven’t first tried the Step 1 drug before submitting a prescription for a Step 2 drug, your prescription will not be covered. When this happens, your provider will need to prescribe the Step 1 drug for you.

If you or your provider feels that you need the Step 2 prescription filled as originally written, your pharmacist or prescribing provider can call Washington State Rx Services at 1-888-361-1611 and request coverage. You will have to pay the entire cost of the drug if you have not tried the Step 1 drug and coverage hasn’t been authorized before you get the Step 2 drug.

To find out if step therapy applies to your drug, check the *UMP Preferred Drug List* at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov), or call Washington State Rx Services at 1-888-361-1611.

**Note:** Only network pharmacies will check to see if step therapy applies to your prescription drug. If you get a step therapy drug at a non-network pharmacy, the drug may not be covered.

## Can the Pharmacist Substitute One Drug for Another?

### Generic Substitution Under Washington State Law

When a brand-name drug has a generic equivalent (see definition on page 102), pharmacists in Washington State must substitute the generic equivalent drug for the brand-name drug. Your provider may write the prescription “dispense as written” if he or she wants you to get only the brand-name drug, or you can tell the pharmacist you want the brand-name drug. However, you will pay more for drugs that have a generic equivalent.



**ALERT!** New generic drugs are released throughout the year. If you want to take advantage of the cost-savings that generics provide, ask your provider to allow substitution on your prescriptions, even if a generic drug isn’t available. That way, when one becomes available, the pharmacist can automatically refill with the generic.

### Therapeutic Interchange Program (TIP)

The Therapeutic Interchange Program (TIP) allows a pharmacist to substitute a “therapeutic alternative” drug for a **nonpreferred brand-name drug** in certain cases. Therapeutic alternatives are drugs that are chemically different from your prescribed drug but provide the same therapeutic benefit.

You can find out if your drug is affected by TIP by checking the *UMP Preferred Drug List* at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or by calling Washington State Rx Services at 1-888-361-1611. Not all nonpreferred drugs are affected by TIP.

The pharmacist will substitute the preferred drug when your prescribing provider has “endorsed” the Washington Preferred Drug List, and:

- ♦ You are filling your prescription in Washington State or through one of the network mail-order pharmacies.



- ◆ Your prescribing provider allows substitution on your prescription.

*If you do not want your drug to be changed, simply ask the pharmacist to fill the prescription as written.*

Regardless of whether you or your prescriber ask the pharmacist to “dispense as written,” if you get the nonpreferred drug, you will pay the applicable cost-share for the nonpreferred brand-name drug. If the nonpreferred drug has a generic equivalent, you will also pay an ancillary charge.

#### **How Does TIP Work at a Network Mail-Order Pharmacy?**

The pharmacy will contact your provider to request authorization for the substitution. If approved by the provider, you will receive the alternative preferred drug along with a letter of explanation. If the pharmacy cannot get an authorization from your provider within 48 hours, the prescription will be filled as written, and you will be charged for the nonpreferred brand-name drug.

## **Travel Overrides for Prescription Drugs**

You may request a travel override to get an additional supply of medications for extended business or vacation travel, only when you will be outside the United States. All of the conditions listed below apply.

- ◆ We will allow up to two travel overrides per calendar year, not to exceed a year’s supply.
- ◆ Travel overrides will be granted only while you are covered by the plan. If your eligibility is ending, the plan does not cover drugs past the time when your enrollment in the plan ends.
- ◆ You may request up to the amount of medication you will need during your travel period for as many covered drugs as you want to request.

- ◆ You will pay applicable charges (deductible, coinsurance, or ancillary charges) for each extra supply received.

To request a travel override, call Washington State Rx Services at 1-888-361-1611.

## **Refill Too Soon**

The plan will not cover a refill until 84% of the prior prescription should be used up. Claims for therapeutic equivalents of the previously prescribed drug will also be denied. This also applies if your prescription is destroyed, lost, or stolen. For example, if you get a 90-day supply and you try to refill this prescription before 76 days have passed, coverage will be denied.

## **What Can I Do If Coverage Is Denied?**



**TIP:** If your prescription claims are denied by the pharmacy due to eligibility issues or termination of coverage, contact:

- **Employees**—Your employer’s personnel, payroll, or benefits office.
- **All other members**—PEBB Benefits Services at 1-800-200-1004.

If a network pharmacy (including a mail-order or specialty pharmacy) tells you that preauthorization is required, your pharmacist or prescribing physician may contact Washington State Rx Services at 1-888-361-1611 to request a coverage review.

If Washington State Rx Services denies the coverage request, or if a network pharmacy tells you that coverage is denied, quantities are limited, or the prescription is otherwise not covered in full, you have the right to submit an appeal. (See instructions for appealing on pages 66–71.)

If your provider thinks that you need the medication immediately, he or she may request an



expedited review. This means that the decision whether to cover the medication will be made within 72 hours of the request. In this case, you may choose to purchase a three-day supply at your own expense. You will receive a written notice from Washington State Rx Services of the decision. We will reimburse you only if Washington State Rx Services approves coverage of the drug.

## Guidelines for Drugs Covered

To be covered, a prescription drug must meet all of the following criteria:

- ♦ Can be legally obtained in the United States only with a written prescription.
- ♦ Is approved by the Food and Drug Administration (FDA).
- ♦ Does **not** have an over-the-counter alternative with similar safety, efficacy, and ingredients. (See exceptions below.)
- ♦ Is not classified as a vitamin (except as listed below), mineral, dietary supplement, homeopathic drug, or medical food.
- ♦ Has been reviewed by one of the following: the Washington State Pharmacy & Therapeutics (P&T) Committee or a P&T Committee of a Washington State Rx Services partner (see list on page 31).



**ALERT!** Only generic prenatal vitamins and generic fluoride supplements are covered; brand-name prenatal vitamins and fluoride supplements are not covered.

The plan covers the following prescription drugs as **exceptions** to the above rules:

- ♦ Activated vitamin D for patients on renal dialysis or with parathyroidism.
- ♦ Select generic fluoride supplements for prevention of dental caries for children ages 6 months to 18 years.
- ♦ Select generic prescription prenatal vitamins for women of childbearing age.

Your pharmacy benefit also includes the following nonprescription drugs and supplies:

- ♦ Insulin and diabetic supplies such as blood glucometers, test strips, lancets, and insulin syringes used in the treatment of diabetes. (See “Diabetes Care Supplies” on pages 17–18 for more information).
- ♦ Select contraceptive devices and drugs (see page 20).
- ♦ Select generic over-the-counter prenatal vitamins for women of childbearing age.
- ♦ Other over-the-counter products that are specifically noted in the *UMP Preferred Drug List* as covered by the plan.

To be covered, the above-listed prescription and non-prescription drugs and supplies must:

- ♦ Be prescribed by a provider prescribing within his/her scope of practice (is licensed to prescribe).
- ♦ Be dispensed from a licensed pharmacy employing licensed registered pharmacists.
- ♦ Meet plan coverage criteria.

The plan covers FDA-approved drugs used for off-label indications (that is, prescribed for a use other than its FDA-approved label) only if recognized as effective for treatment:

- ♦ In a standard reference compendium (defined on page 111).
- ♦ In most relevant peer-reviewed medical literature (defined on page 108), if not recognized in a standard reference compendium.
- ♦ By the federal Secretary of Health and Human Services.

The plan will not cover any drug when the FDA has determined its use to be unsafe.



**ALERT!** Drugs newly approved by the FDA must be reviewed by the Pharmacy & Therapeutics Committee before UMP CDHP will cover the drug. If you are prescribed a new drug, call Washington State Rx Services to ask about coverage.

## Products Covered Under the Preventive Care Benefit

A few products are covered under the preventive care benefit, if recommended by the U.S. Preventive Services Task Force (USPSTF) as described on page 26, and must conform to coverage guidelines stated above. The brand and type of products covered are limited; call 1-888-361-1611 for more information on which ones are covered. These products must be purchased from a network pharmacy; non-network or paper claims will not be reimbursed.

## Some Injectable Drugs Are Covered Only Under the Prescription Drug Benefit

The following drug classes are covered only under the prescription drug benefit:

- ◆ Growth hormones
- ◆ Self-administered drugs for multiple sclerosis
- ◆ Self-administered drugs for rheumatoid arthritis

A drug may be approved for use for another condition, but is still available only through the prescription drug benefit.



**ALERT!** If a claim for one of these drugs is submitted as medical, it will be denied.

## Compounded Prescription Drugs

Compounded prescription drugs are the result of combining, mixing, or altering of ingredients by a pharmacist in response to a physician's prescription to create a new drug tailored to the specialized medical needs of an individual patient. Traditional compounding typically occurs when an FDA-approved drug is unavailable or a licensed health care provider decides that an FDA-approved drug is not appropriate for a patient's medical needs. NOTE: Additional documentation must be sent along with member-submitted claims.

## Guidelines for Drugs Not Covered

Drugs not covered under the plan include but are not limited to:

- ◆ Experimental or investigational drugs
- ◆ Dietary supplements, vitamins, minerals, herbal supplements, and medical foods
- ◆ Homeopathic drugs, including FDA-approved prescription products
- ◆ Dental preparations, such as rinses and pastes
- ◆ Over-the-counter drugs or prescription drugs that have an over-the-counter equivalent, except for the drugs specified under "Guidelines for Drugs Covered" on page 39. NOTE: Prescription drugs with over-the-counter alternatives having similar safety, efficacy, and ingredients are not covered.
- ◆ Drug costs covered by other insurance including Medicare Part B (see page 57 regarding coordination of benefits with Medicare Part B, and page 53 for coordination with other plans).
- ◆ Prescription drugs for tobacco cessation, except as authorized by *Quit for Life* counselors for participants in that program (see page 28).

The plan also does not cover drugs to treat conditions that are not covered under the medical benefit. These include, but aren't limited to, drugs for:

- ◆ Cosmetic purposes
- ◆ Infertility
- ◆ Obesity (or weight loss)
- ◆ Sexual dysfunction

## Prescription Drug Contacts

### Washington State Rx Services

1-888-361-1611  
7:30 a.m. to 5:30 p.m. Pacific Time,  
Monday–Friday

### Network Mail-Order Pharmacies

*Faxing prescriptions (see page 34)*

*Note: Only a provider can fax a prescription.*

- ◆ PPS (Postal Prescription Services) 1-800-552-6694  
Fax 1-800-723-9023 (providers only)
- ◆ BioScrip Mail Order 1-877-316-8921  
Fax 1-877-517-9302 (providers only)

### *Mailing a prescription order*

Postal Prescription Services  
PO Box 2718  
Portland OR 97208-2718

BioScrip Pharmacy  
PO Box 1778  
Columbus OH 43216

Contact the mail-order pharmacy for instructions

### **Specialty Pharmacy (BioScrip)** (see pages 36–37)

1-877-316-8921  
Fax 1-866-488-5809 (providers only)

### **To request preauthorization (providers)**

1-888-361-1611  
Fax 1-800-207-8235

### **Submit paper claims**

Find claim forms at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov)

Washington State Rx Services  
Attn: Pharmacy Claims  
PO Box 40168  
Portland, OR 97240-0168

### **Send appeals/complaints**

Washington State Rx Services  
Attn: Appeals  
PO Box 40168  
Portland, OR 97240-0168  
Fax 1-866-923-0412

### **Online services**

[www.ump.hca.wa.gov](http://www.ump.hca.wa.gov)

- ◆ Find a network pharmacy
- ◆ Find a network vaccination pharmacy
- ◆ Refill mail-order prescriptions
- ◆ Get estimates of drug costs at retail versus mail order

# Limits on Plan Coverage

## Preauthorization

Some medical services and supplies require authorization from UMP CDHP to determine whether the service or supply meets the plan's medical necessity criteria, whether the service or supply has been accurately billed, and whether the charge is appropriate. (The fact that a service or supply is prescribed or furnished by a provider does not, by itself, make it medically necessary; see definition on pages 104–105). Decisions by the Health Technology Clinical Committee may affect coverage for services; see page 14 for more information.

## Which Services Require Preauthorization?



**ALERT!** The list of services requiring preauthorization may change during the year, usually due to new procedures or devices, or newly identified safety concerns. If your service doesn't appear in the list below, you may call Customer Service at 1-888-849-3681 to ask if it requires preauthorization.

***You must receive preauthorization from the plan for the following services.*** If you don't, the service may not be covered. To ensure you receive the maximum benefit, call 1-888-849-3681 for preauthorization before receiving these services. Your provider may fax preauthorization requests to 1-877-663-7526. Also see "Notification for Facility Admissions" on page 43.

- ♦ Artificial hearts, total.
- ♦ Artificial intervertebral disc surgery.
- ♦ Bariatric surgery (see page 15).

- ♦ Biofeedback (only for headaches per coverage criteria).
- ♦ Bone growth (osteogenic) stimulators.
- ♦ Cardioverter device, wearable.
- ♦ Certain injectable drugs when obtained through a retail pharmacy or a network mail-order pharmacy; see page 40. (These drugs are indicated on the *UMP Preferred Drug List*.)
- ♦ Chemical dependency treatment in residential treatment facilities.
- ♦ Computed Tomographic Angiography (CTA).
- ♦ Continuous glucose monitors.
- ♦ **Cosmetic services:** Services that may restore or improve appearance, but may also correct a functional impairment.
- ♦ Discography.
- ♦ Drugs covered under the medical benefit may require preauthorization; see our policies at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov).
- ♦ **Experimental or investigational services:** Services that are considered experimental or investigational, but may be medically necessary for certain diagnoses.
- ♦ Hip resurfacing.
- ♦ Hyperbaric oxygen therapy.
- ♦ Implantable infusion pumps.
- ♦ Intensity modulated radiation therapy (IMRT).
- ♦ Knee arthroplasty, total.
- ♦ Long-term acute care (LTAC) facility admissions.
- ♦ Mental health treatment in residential treatment facilities.
- ♦ Obstructive Sleep Apnea Surgery.
- ♦ Oscillatory chest compression devices.

- ♦ Skilled nursing facility admissions.
- ♦ Spinal (lumbar) fusion surgery.
- ♦ Stents, drug coated or drug-eluting (DES).
- ♦ Temporomandibular joint (TMJ) surgery.
- ♦ Transplants (except for cornea and kidney).
- ♦ Vagal nerve stimulation.
- ♦ Varicose veins treatment.
- ♦ Ventricular assist devices.
- ♦ Wheelchairs.

See the sections “Summary of Benefits” (pages 9–13), “Benefits: What the Plan Covers” (pages 14–30) and “What the Plan Doesn’t Cover” (pages 45–49) for more information on all services and supplies that require preauthorization.

## What Is the Difference Between Preauthorization and Notification?

“Preauthorization” is when your provider sends a request for coverage of one of the services on the list above, and the plan sends either an approval or denial of coverage. If services that require preauthorization are not approved before being provided, coverage may be denied. “Notification” applies to the list of services below, and means that your provider must contact the plan to let us know when you receive services.

## Notification for Facility Admissions

Your provider must notify the plan when you receive any of the following services:

- ♦ Chemical dependency treatment:
  - Detoxification
  - Inpatient services (all overnight stays in hospitals or other facilities)
  - Intensive outpatient services
  - Partial hospitalization
- ♦ Inpatient hospital admissions

- ♦ Inpatient physical, speech, occupational, or neurodevelopmental therapy admissions
- ♦ Mental health services:
  - Inpatient services (overnight stays in hospitals or other facilities)
  - Partial hospitalization

## Call Customer Service to Find Out If Services Are Covered

For services not requiring preauthorization, you may call Customer Service to ask if a particular service is generally covered by the plan. However, until a provider sends a claim for services to the plan, we are unable to provide an accurate estimate of payment.

## Why Can’t the Plan Tell Me How Much I’ll Pay Before I Receive Services?

When a provider bills for a service, the plan pays for it based on procedure codes developed by independent organizations (not affiliated with the plan). Each code describes a particular service in some detail, and there are many codes for similar-sounding services. Your provider, not the plan, determines which of these codes is used. If you’re receiving covered services from a network provider, you’ll generally pay 15% of the allowed amount per code billed until you reach your out-of-pocket limit (see pages 7–8). Once you reach that limit, the plan pays 100% of the allowed amount for covered services from network providers.

## Case Management

### Case Management for Complex Health Care Needs

Case management is a free service offered by the plan to help enrollees with serious, complex, or difficult health care needs coordinate their care. You work with a nurse case manager who assists you in finding health care providers and services appropriate for your treatment. When preauthorization is requested for a condition that may benefit from case management services or the plan receives a claim for services indicating complex health needs, you will be contacted by case management staff to discuss your options.

This free service helps you:

- ♦ Ensure you get the most out of your UMP CDHP benefits.
- ♦ Find network providers, facilities, and other resources to assist in the coordination of your medical care.
- ♦ Keep your health care costs down (for example, negotiating rates when no network providers are available).

You, your family, or any provider or facility (such as a hospital) involved in your treatment may call 1-866-543-5765 to request case management services.

### Case Management as a Condition of Coverage

The plan medical director may review medical records and determine that your use of certain services is potentially harmful, excessive, or medically inappropriate. Based on this determination, the plan may require you to participate in and comply with a case management plan as a condition of continued benefit payment. Case management may include designating a primary physician (MD or DO) to coordinate care, and designating a single hospital and pharmacy to provide covered services or medications. The plan may deny payment for any services received outside of the required case management plan, except medically necessary emergency services.



# What the Plan Doesn't Cover

## Expenses Not Covered, Exclusions, and Limitations

This plan covers only the services and conditions specifically identified in this *Certificate of Coverage*. Unless a service or condition fits into one of the specific benefit definitions, it is not covered. If you have questions, call Customer Service at 1-888-849-3681.

Here are some examples of common services and conditions that are not covered. Many others are also not covered—these are examples only, not a complete list. These examples are called exclusions, meaning these services are **not** covered, *even if medically necessary*.

1. Air ambulance, if ground ambulance would serve the same purpose.
2. Ancillary charge: The difference between the cost of a brand-name drug and its generic equivalent (see page 32 for definition of ancillary charge).
3. Arthroscopic knee surgery for the diagnosis of osteoarthritis.
4. Bariatric surgery follow-up care, including lap band fills, if surgery was not covered under a PEBB plan.
5. Breast pumps.
6. Cardiac Artery Calcium Scoring.
7. Circumcision.
8. Complications arising directly from bariatric (obesity) surgery at any time that a PEBB plan (see definition on page 108) did not pay for, whether it would be covered today or not.
9. Complications arising directly from services that would not be covered by the plan during the current plan year. The plan will, however, cover complications arising directly from services that the plan paid for you in the past.
10. Cosmetic services or supplies, including drugs and pharmaceuticals. However, the plan does cover:
  - Reconstructive breast surgery following a mastectomy necessitated by disease, illness, or injury.
  - Reconstructive surgery of a congenital anomaly, such as cleft lip or palate, to improve or restore function.
11. Court-ordered care, unless determined by the plan to be medically necessary and otherwise covered.
12. Custodial care (see definition on page 100).
13. Dental care for the treatment of problems with teeth or gums, other than the specific covered dental services listed on pages 16–17.
14. Dietary or food supplements, including but not limited to:
  - Herbal supplements, dietary supplements, medical foods, and homeopathic drugs.
  - Infant or adult dietary formulas (except for limited products for the treatment of congenital metabolic disorders such as phenylketonuria [PKU] detected by newborn screening when specialized formulas are medically necessary).
  - Medical foods.
  - Minerals.
  - Prescription or over-the-counter vitamins (see exceptions on page 39).

15. Dietary programs.
16. Drugs or medicines not covered by the plan as described in the “Your Prescription Drug Benefit” section, pages 31–41.
17. Drugs or medicines obtained through foreign (non-United States) mail-order pharmacies.
18. Educational programs, except as described under “Diabetes Education” on page 18 or “Tobacco Cessation Program” on page 28.
19. Email consultations or e-visits.
20. Equipment not primarily intended to improve a medical condition or injury, including but not limited to:
  - Air conditioners or air purifying systems
  - Arch supports
  - Communication aids
  - Elevators
  - Exercise equipment
  - Massage devices
  - Overbed tables
  - Sanitary supplies
  - Telephone alert systems
  - Vision aids
  - Whirlpools, portable whirlpool pumps, or sauna baths
21. Erectile or sexual dysfunction treatment with drugs or pharmaceuticals.
22. Experimental or investigational services, supplies, or drugs.
23. Eye surgery to alter the refractive character of the cornea, such as radial keratotomy, photokeratectomy, or LASIK surgery.
24. Foot care: Cutting of toenails; treatment for diagnosed corns and calluses; or any other maintenance-related foot care.
25. Hip surgery for treatment of Femoroacetabular Impingement Syndrome (FAI).
26. Home health care, except as described on page 21. The plan does not cover the following services:
  - Custodial care.
  - Maintenance care.
  - Private duty or continuous care in the member's home.
  - Housekeeping or meal services.
  - Care in any nursing home or convalescent facility.
  - Care provided by or for a member of the patient's family.
  - Any other services provided in the home that do not meet the definition of skilled home health care as described on page 21 or not specifically listed as covered in this Certificate of Coverage.
27. Hospital inpatient charges such as:
  - Admissions solely for diagnostic procedures that could be performed on an outpatient basis.
  - Reserved beds.
  - Services and devices that are not medically necessary (see definition of “Medically Necessary Services, Supplies, Drugs, or Interventions” on pages 104–105).
  - Personal or convenience items.
  - Private room charges.
28. Hyaluronic acid injections (viscosupplementation) for treatment of pain in any joint other than the knee.
29. Immunizations, except as described on pages 27–27.
30. Immunizations for the purpose of travel or employment, even if recommended by the Centers for Disease Control and Prevention.
31. In vitro fertilization and all related services and supplies, including all procedures involving selection of embryo for implantation.

32. Infertility or fertility testing or treatment, including drugs, pharmaceuticals, artificial insemination, and any other type of testing, treatment, complications resulting from such treatment (for example, selective fetal reduction), or visits for infertility.
33. Learning disabilities treatment after diagnosis, with two exceptions: as described under “Physical, Occupational, Speech, and Neurodevelopmental Therapy” on pages 25–26 or when part of treating a mental health disorder as described on page 23.
34. Magnetic Resonance Imaging—Upright MRIs (uMRI), also known as “positional,” “weight-bearing” (partial or full), or “axial loading.”
35. Maintenance therapy.
36. Manipulations of the spine or extremities, except as described under “Spinal and Extremity Manipulations” on page 28.
37. Marriage, family, or other counseling or training services, except as provided to treat an individual member’s neuropsychiatric, mental, or personality disorder.
38. Massage therapy services longer than one hour per session.
39. Massage therapy services when the massage therapist is not a network provider.
40. Medicare-covered services or supplies delivered under a private contract with a provider who does not offer services through Medicare, when Medicare is the patient’s primary coverage (see page 57).
41. Missed appointment charges.
42. Noncovered provider types: Services delivered by providers not listed as a covered provider type (see page 5).
43. Non-network provider charges that are above the allowed amount.
44. Orthognathic surgery (see definition on page 107).
45. Orthoptic therapy except for the diagnosis of strabismus, a muscle disorder of the eye.
46. Orthotics: Items such as shoe inserts and other shoe modifications are not covered.
47. Panniculectomy or removal of excess skin for any reason.
48. Prescription drug charges over the allowed amount, regardless of where purchased.
49. Prescription drugs that require preauthorization unless the request is:
  - Supported by medical justification from a clinician other than the patient or member of the patient’s family.
  - Approved by the plan.
50. Provider administrative fees—Any charges for completing forms, copying records, or finance charges, except for records requested by the plan to perform retrospective (postpayment) review.
51. Recreation therapy.
52. Replacement of lost, stolen, or damaged durable medical equipment.
53. Replacement of medications that are any of the following:
  - Confiscated or seized by Customs or other authorities
  - Contaminated
  - Damaged
  - Lost or stolen
  - Ruined
54. Residential treatment programs that are not solely for chemical dependency treatment or a mental health condition requiring inpatient treatment. Examples include, but are not limited to, schools, wilderness programs, and behavioral programs.
55. Reversal of voluntary sterilization (vasectomy, tubal ligation, or similar procedures).

56. Separate charges for records or reports.
57. Service animals: Any expenses related to a service animal.
58. Services covered by other insurance, including but not limited to motor vehicle, homeowner's, renter's, commercial premises, personal injury protection (PIP), automobile no-fault, underinsured or uninsured motorist coverage. You are responsible for any cost-sharing required under the other coverage as allowed by state law. See page 74 for more about how this works.
59. Services delivered by providers delivering services outside the scope of their licenses.
60. Services or supplies:
  - That are not medically necessary for the diagnosis and treatment of injury or illness or restoration of physiological functions, and are not covered as preventive care. This applies even if services are prescribed, recommended, or approved by your provider.
  - For which no charge is made, or for which a charge would not have been made if you had no health care coverage.
  - Provided by a family member or any household member.
  - Provided by a resident physician or intern acting in that capacity.
  - That are solely for comfort.
  - For which you are not obligated to pay.
61. Services performed during a noncovered service.
62. Services performed only to ensure the success of a noncovered service, including but not limited to a hiatal hernia repair done to ensure the success of a noncovered Laparoscopic Adjustable Gastric Banding surgery.
63. Services, supplies, drugs, treatments, or devices determined not to be covered by the state Health Technology Clinical Committee.
64. Services, supplies, or drugs related to occupational injury or illness (see definition on page 107).
65. Services, supplies, or items that require preauthorization unless the request is:
  - Supported by medical justification from a clinician other than the patient or member of the patient's family.
  - Approved by the plan.
66. Sexual reassignment drugs, surgery, services, or supplies.
67. Skilled nursing facility services or confinement:
  - When primary use of the facility is as a place of residence.
  - When treatment is primarily custodial.
68. Spinal cord stimulator for chronic neuropathic pain.
69. Spinal injections of the following types:
  - Medial branch nerve block
  - Intradiscal
  - Facet
70. Spinal surgical procedures known as vertebroplasty, kyphoplasty, and sacroplasty.
71. Telephone consultations, except as described under "Telehealth Services" on page 28.
72. Temporomandibular joint (TMJ) disorder treatment, except as described under "Temporomandibular Joint (TMJ) Treatment" on page 28.
73. TENS (Transcutaneous Electrical Nerve Stimulation) Units.
74. Tobacco cessation services, supplies, or medications, except as described under "Tobacco Cessation Program" on page 28.

75. Travel, transportation, and lodging expenses, other than ambulance services covered by the plan.
76. Ultrasounds during pregnancy, except as described on page 24.
77. Weight control, weight loss, and obesity treatment:
- **Non-surgical:** Any program, drugs, services, or supplies for weight control, weight loss, or obesity treatment. Exercise or diet programs (formal or informal), exercise equipment, or travel expenses associated with non-surgical or surgical services are not covered. Such treatment is not covered even if prescribed by a provider.
  - **Surgical:** Any bariatric surgery procedure, any other surgery for obesity or morbid obesity, and any related medical services, drugs, or supplies, except if approved through case management as described under “Bariatric Surgery” on page 15. Removal of excess skin and routine post-operative care following a noncovered bariatric surgery are not covered.
78. Wilderness training programs.
79. Workers’ compensation: Services or supplies for work-related injury or illness are not covered, even if the service or supply is not a covered workers’ compensation benefit. The only exception is if an employee or dependent is exempt from state or federal workers’ compensation law.

If you have questions about whether a certain service or supply is covered, call Customer Service at 1-888-849-3681.

# If You Have Other Medical Coverage

## What Kind of Other Coverage Can UMP CDHP Members Have?

Eligibility for other coverage when you are enrolled in UMP CDHP is primarily determined by tax laws related to the Health Savings Account (HSA). You are responsible for ensuring you conform to all regulations related to HSAs. PEBB and the plan are unable to offer tax advice. If you have questions, you may contact HealthEquity at 1-877-823-8873, see their website at [www.healthequity.com/pebb](http://www.healthequity.com/pebb), or consult with a financial or tax advisor.



**ALERT!** If you have other coverage that is not a qualified high-deductible health plan, contributions made to your health savings account may be subject to taxes.

## What is Coordination of Benefits?

*Coordination of benefits* (COB) happens when you have health coverage through two or more groups (such as your employer and your spouse's employer), and these two group health plans both pay a portion of your health care claims. The rules below determine which plan pays first ("primary payer") and which pays second ("secondary payer"). These rules are set by state and federal regulations.



**TIP:** If you have other health coverage, it is important that you let all of your providers know, including the pharmacies where you get your prescription drugs.

## How Does Coordination of Benefits Work?

UMP CDHP uses a type of coordination of benefits called nonduplication of benefits (see definition on page 106). If another plan is your primary plan (see rules below) it will process claims first and pay its normal benefit. When UMP CDHP is your secondary plan, we will pay only when the primary plan benefit is less than the benefit UMP CDHP would pay if it was the primary plan. If the primary plan pays as much as or more than the UMP CDHP benefit, UMP CDHP pays nothing.

## Who Pays First?

When UMP CDHP coordinates benefits with other plans, the following rules determine which plan pays first. These rules apply in order, so the first rule below that applies to your situation will determine which plan is your primary coverage (subsequent rules do not apply).



**FOR MORE INFORMATION:** If you cannot determine which plan is primary, call Customer Service at 1-888-849-3681.

## The Following Plan Pays First

1. Any plan that does not coordinate benefits.
2. The plan that covers the patient as a subscriber, not a dependent.
3. The plan that covers the patient (or their spouse or domestic partner) as an active employee pays before a plan that covers you as a retired employee.
4. The plan that has covered the patient (or their spouse or domestic partner) as a



subscriber the longest, if there are two plans and numbers 1–3 in the list above do not determine which plan pays first.

5. The plan that covers the patient (or their spouse or domestic partner) as an active employee if the other coverage is Medicare.
6. A plan covering the patient as an employee, subscriber, retiree, or their dependent of such a patient will pay before a COBRA or a state right of continuation plan.

## For Dependent Children

- ♦ If a dependent child has coverage through his or her employment, the child's coverage pays before the parent's.
- ♦ This plan is usually primary over Medicaid programs that cover children.

### ***Dependent children of married parents***

The plan of the parent whose birth month and day is earlier in the year pays first (for example, the plan of a parent born April 14 is primary over the plan of a parent born August 21). This is called the "birthday rule." This rule looks only at the month and day, not the year. If both parents have the same birthday, the plan that covered either parent longer is primary.

**Exception for newborn children:** Under Washington State law, the mother's health plan must cover the newborn for the first 21 days of life. Therefore, the mother's plan pays first for covered charges during the first 21 days of life. After that date, standard rules apply.

### ***Dependent children of legally separated or divorced parents***

When there is no court order that specifies which parent is responsible for providing health insurance coverage, the following standard coordination of benefits rules determine which plan pays first:

1. The plan of the custodial parent.

2. The plan of the custodial parent's spouse, if the custodial parent has remarried.
3. The plan of the non-custodial parent.
4. The plan of the non-custodial parent's spouse, if the non-custodial parent has remarried.

The custodial parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

The ***birthday rule*** is used to determine which parent's plan pays first if:

- ♦ The court order states that both parents are responsible for the child/children's health coverage and expenses.
- ♦ The court orders joint custody without specifying that one parent is responsible for the child/children's health coverage and expenses.

If the court order states one parent is to assume primary financial responsibility for the child but does not mention responsibility for health coverage or health care expenses, the plan of the parent assuming financial responsibility is primary.

In some cases, a court order determines payment for health care expenses and ***standard coordination of benefits rules may not apply***. In these cases, you must promptly provide UMP CDHP with copies of legal documents needed to decide which plan is primary and which is secondary.

For a dependent child covered under more than one plan of individuals who are not the parents or stepparents of the child (such as grandparents or other guardians), the birthday rule will apply.

If none of the preceding rules determines who pays first, then each plan covers half of the allowed expenses.

## How Does UMP CDHP Pay When It's Primary?

When UMP CDHP is the primary payer (pays first), UMP CDHP pays its normal benefit (as described in this *Certificate of Coverage*). You may need to send UMP CDHP's Explanation of Benefits and a copy of your provider's bill to your secondary payer to receive payment. Check with that plan for more information.

## How Does UMP CDHP Pay When It's Secondary?

When UMP CDHP is secondary to another group health plan, UMP CDHP pays according to nonduplication of benefits rules (see definition on page 106). This means that UMP CDHP pays a secondary benefit only when the primary plan's benefit is less than UMP CDHP's normal benefit. UMP CDHP does not pay the rest of the allowed amount.

**NOTE:** Ask if your provider will submit claims to both your primary and secondary plans.

Here's how it works:

- ◆ Your primary plan processes the claim and sends an explanation of benefits. You or your provider sends a copy of the claim and the primary plan's explanation of benefits to UMP CDHP.
- ◆ UMP CDHP reviews the primary plan's benefit calculation, and the primary plan payment, if any.
- ◆ UMP CDHP determines what the normal benefit would be if it was the only plan.
- ◆ After the primary plan pays its normal benefit, UMP CDHP pays toward the remaining balance, but not more than its normal benefit for the services.
- ◆ If the primary plan paid nothing, UMP CDHP would pay its normal benefit and you pay your usual coinsurance.

When UMP CDHP pays secondary to another plan, you still have to satisfy any applicable deductible before UMP CDHP pays benefits.

***The total payment from both plans will not exceed the amount UMP CDHP would have paid if it was the primary plan.***

Please contact Customer Service at 1-888-849-3681 for help with any questions when you or a family member is covered by more than one plan.



**ALERT!** All health plans have deadlines for filing a claim, called a "timely filing" requirement. If a claim is not submitted within a plan's timely filing limit, the plan can deny it. If your primary plan delays payment on a claim, the claim should be submitted to the secondary plan within the timely filing limit to prevent denial of the claim. Promptly notifying your providers of any change to your coverage will help avoid errors and delays in processing of claims.

## Refund to Another Plan That Pays Primary

If another plan makes payments that should have been made by UMP CDHP:

- ◆ UMP CDHP may pay the other plan the amount UMP CDHP should have paid.
- ◆ The amount UMP CDHP pays is determined by nonduplication of benefits rules (see definition on page 106).
- ◆ Amounts paid by UMP CDHP to the other plan are considered benefits paid by UMP CDHP.

## Payment for Diabetes Care Supplies When Another Plan Is Primary

UMP CDHP covers diabetes care supplies only under the prescription drug benefit.

- ◆ If you get your supplies from a pharmacy, ask if the pharmacy can bill both UMP

CDHP and your primary plan. If so, you don't need to do anything further. If not, you will need to send a claim to Washington State Rx Services for secondary payment; see "Submitting a Claim for Prescription Drugs" beginning on page 61 for instructions.

- ♦ If you get your supplies from a diabetic care supplier, the primary plan may process the claim as medical. In this case, you will need to send your Explanation of Benefits and a claim form to Washington State Rx Services for secondary payment; see "Submitting a Claim for Prescription Drugs" beginning on page 61 for instructions.

**NOTE:** Nonduplication of benefits applies to these claims (see page 106), which means that UMP CDHP may pay nothing additional after your primary plan has paid.

See also "Diabetes Care Supplies" on pages 17–18 for more about this benefit.



**ALERT!** A secondary claim for diabetes care supplies submitted to Regence will be denied; the claim must be submitted to Washington State Rx Services.

## How Does Coordination of Benefits Work With Prescription Drugs?

If you have primary medical coverage through another plan that covers prescription drugs, some of the limits and restrictions to prescription drug coverage listed on pages 35–38 will apply when UMP CDHP pays secondary to another plan. See "Submitting a Claim for Prescription Drugs" beginning on page 61 for how to submit your prescription drug claim.

**NOTE:** If UMP CDHP is secondary to another plan, nonduplication of benefits applies (see page 106). This means that UMP CDHP may pay nothing after your primary plan pays.

## Using Network Pharmacies When UMP CDHP Is Your Secondary Coverage

If you have primary coverage through another plan that covers prescription drugs, show both plan cards to the pharmacy and make sure they know which plan is primary. It is important that the pharmacy bills the plans in the correct order, or claims may be denied or paid incorrectly.

### Using Mail-Order Pharmacies When UMP CDHP Is Secondary

If your primary plan uses one of the plan's network mail-order pharmacies (PPS or BioScrip), the pharmacy can process payments for both plans and charge you only what's left. Make sure that the mail-order pharmacy has your information for both plans and knows which plan is primary.

However, if your primary plan uses a different mail-order pharmacy, you will have to use your primary plan's mail order, then submit a paper claim for payment by UMP CDHP; see "Submitting a Claim for Prescription Drugs" beginning on page 61 for how to do this. In this case, if you send your prescription to PPS or BioScrip, your prescription will be returned to you unfilled.

## Whom Do I Inform If I Have Other Coverage?

If you or your dependents have other insurance, you must let Regence know so claims are paid correctly.

You may call Customer Service at 1-888-849-3681 (TTY: 711), or complete a

Coordination of Benefits Form. The form is available at:

- ♦ **myRegence.com**: My Navigator, select Forms
- ♦ The UMP website: select Forms under Fast Find

Send the completed form to:

**By fax: 1-877-357-3418**

**By mail: Regence BlueShield  
Attn: UMP Claims  
PO Box 91015 MS BU386  
Seattle, WA 98111-9115**

Each person claiming payment for benefits under UMP CDHP is required to give Regence any facts it needs to apply these coordination of benefits rules and determine the correct benefits payable. If your coverage under other plans changes, please call Customer Service right away.

## UMP CDHP Doesn't Pay for Occupational Injury or Illness

UMP CDHP does not pay claims for services, drugs, or items related to occupational injury or illness (see definition on page 107).

# If You Have UMP CDHP and Medicare

## Who Can Have UMP CDHP and Medicare?

You can be enrolled in both UMP CDHP and Medicare only if:

- ♦ You are not the subscriber; and
- ♦ The subscriber is an employee enrolled in UMP CDHP and you are their dependent or spouse.

Since the subscriber must be an employee, UMP CDHP is usually primary to Medicare. This means that UMP CDHP pays first, then Medicare pays.



**FOR MORE INFORMATION:** See “Your Prescription Drug Benefit” on pages 31–41 for information about your prescription drug coverage.

## How Do UMP CDHP and Medicare Work Together When UMP CDHP Is Primary?



**ALERT!** For the first services you receive each calendar year, you have to pay the UMP CDHP deductible out-of-pocket (see page 6) before UMP CDHP starts paying benefits. **Note:** Claims apply to the UMP CDHP deductible in the order they are processed, not necessarily in the order received by the member.

If UMP CDHP is your primary coverage and Medicare is secondary, make sure that your provider agrees to bill Medicare as secondary to get the maximum benefit from both plans.

Medicare generally accepts claims only from providers, so you may not be able to send a claim to Medicare for secondary payment. The provider would need to bill Medicare after UMP CDHP has processed the claim.

UMP CDHP and Medicare are two separate health plans that work together to pay for covered health treatments and services. Here’s how coordination of benefits works:

- ♦ Your providers bill UMP CDHP, which pays your claims first.
- ♦ UMP CDHP sends you and your provider notice of how it processed the claim (an Explanation of Benefits, or EOB).
- ♦ For services also covered by Medicare, your provider needs to submit the secondary claim to Medicare.

If a provider does not bill Medicare secondary, you may not receive payment from Medicare. It is important to make sure your provider will bill Medicare after UMP CDHP has processed your claims for services covered by Medicare. For those services listed under “What Does UMP CDHP Cover That Medicare Doesn’t?” on page 56, since Medicare doesn’t cover those services, they don’t need to be submitted to Medicare. Ask your provider if he or she bills Medicare secondary.



**ALERT!** Medicare accepts claims **only** from providers; you cannot submit a claim to Medicare.

## What Does UMP CDHP Cover That Medicare Doesn't?



**ALERT!** Services listed below are covered based on whether the provider is network or non-network, and the specific benefit. For example, you pay nothing for preventive care services and covered immunizations (see pages 26–27) when you see a network provider. For most of the other services listed below, you pay 15% of the allowed amount for network providers, and 40% of the allowed amount for non-network providers, plus any difference between the allowed amount and the provider's billed charges. In most cases, you will owe coinsurance for these services.

UMP CDHP covers some services that Medicare doesn't cover at all. For these services, it doesn't matter if the provider accepts Medicare, because Medicare doesn't cover the service. You will receive the highest level of benefit if you choose a network provider. Your provider does not need to submit claims to Medicare for these services.

Services not covered by Medicare Part A and Part B include but are not limited to:

- ♦ Acupuncture (see page 14).
- ♦ Hearing aids.
- ♦ Hearing exams for the purpose of getting a hearing aid (see pages 20–21).
- ♦ Massage therapy (a massage therapist **must** be a network provider).
- ♦ Medical coverage outside the country; Medicare doesn't cover services outside of the U.S. (see pages 3–4 for details).
- ♦ Naturopathic medicine (see pages 24–24).
- ♦ Prescription drugs (see “Prescription Drugs When Medicare Is Primary” on page 57 for exceptions).

- ♦ Routine vision exams and hardware (see page 30). (Medicare covers medical vision exams and vision hardware following cataract surgery.)
- ♦ Wigs for cancer patients (see page 19).

If you see a network provider, he or she will submit the claim for you. For non-network providers, check if the provider will submit the claim. If not, you will need to send a claim to UMP CDHP. See “Billing & Payment: Filing a Claim” starting on page 60.

## When Medicare Is Primary

### UMP CDHP Covers More Than Medicare for Certain Services

Depending on whether you are enrolled only in Medicare Part A, or both Part A and Part B, UMP CDHP may cover some services after the Medicare benefit ends. These services include (but are not limited to):

- ♦ Chemical dependency services (Medicare covers some substance abuse services under mental health).
- ♦ Inpatient hospital services.
- ♦ Mental health, both outpatient and inpatient services.
- ♦ Preventive care; Medicare covers some preventive services; see pages 26–27 for what UMP CDHP covers.
- ♦ Skilled nursing facility services.

You may receive higher payment if you see network providers for these services. Call Customer Service at 1-888-849-3681 for more information.



## Prescription Drugs When Medicare Is Primary



**FOR MORE INFORMATION:** See “Your Prescription Drug Benefit” on pages 31–41 for complete information about your prescription drug coverage.

*The following applies only if Medicare is your primary coverage and you are enrolled in Medicare Part B.*

Some drugs and supplies are covered by Medicare Part B. If you are enrolled in Part B, we recommend that you choose a network pharmacy that can bill Medicare Part B. If Medicare covers a drug or supply and the pharmacy doesn’t send the claim to Medicare first for payment, UMP CDHP will reject the claim. To find a network retail pharmacy, see the pharmacy locator at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or call Washington State Rx Services at 1-888-361-1611.



**TIP:** The plan’s network mail-order pharmacies can bill Medicare Part B electronically on your behalf. Your claim will then be automatically submitted for secondary payment.  
**Note:** Medicare Part B quantity restrictions may apply.

## Should I See a Network Provider?

### Network Providers When UMP CDHP Is Primary

Since UMP CDHP is your primary plan, you will receive better benefits if you see network providers; see pages 3–4 for information on how to find a network provider throughout and outside the U.S. Not all network providers will bill Medicare secondary; except for those services listed under “What Does UMP CDHP Cover That Medicare Doesn’t?” on page 56, you should ask the provider if he or she will bill Medicare secondary.



**ALERT!** Network providers do not necessarily bill Medicare secondary—you should *always* ask.

## Network Providers When Medicare Is Primary

If Medicare is your primary coverage, you should see:

- ♦ A network provider when services are covered by UMP CDHP but not Medicare.
- ♦ Any provider who accepts Medicare when services are covered by Medicare (UMP CDHP pays secondary).

See “Prescription Drugs When Medicare Is Primary” on this page for how drugs are covered under Medicare Part B.

**Important note:** When services are covered by Medicare, you must see providers who accept Medicare to get the services covered by Medicare and UMP. If your provider has chosen to “opt out” of participating in Medicare, UMP will not cover services by that provider, even if the provider is in the Regence or Blue Card network for UMP members (see pages 3–4). Providers that “opt out” of Medicare are supposed to have you sign a “private contract” before providing services, but you are responsible for all costs even if you did not sign a contract.

## When Do I Pay? How Billing Works

Most of the time, you pay *after* both UMP CDHP and Medicare have processed your claim. Here’s how it typically works:

1. Your provider bills UMP CDHP.
2. UMP CDHP processes the claim, and sends you and your provider an Explanation of Benefits (EOB). The EOB tells you how much UMP CDHP paid on your claim.

3. Once UMP CDHP has processed your claim, your provider sends the claim to Medicare for processing.
4. Medicare processes the claim and sends you an Explanation of Medicare Benefits (EOMB). The EOMB tells you how much Medicare paid, plus how much you owe the provider.
5. You receive a bill from your provider for any remaining amount due. To confirm that the provider has credited your account with both UMP CDHP and Medicare payments:
  - Note the allowed amount on the UMP CDHP EOB.
  - Subtract both Medicare's and UMP CDHP's payments from that amount; this should match the bill from your provider.
6. You pay your provider the amount due, if any.

If you haven't received any paperwork on a health care service within three months, call your provider's billing office and ask if they've sent the claim. Neither UMP CDHP nor Medicare can process a claim they haven't received. While you are welcome to call UMP CDHP and ask, if we haven't received the claim, we won't have any record of the service.

Some providers may ask you to pay at the time of services. In these cases, when you receive your Explanations of Benefits, check to make sure that the amount you paid matches the Patient Responsibility on the EOBs.

# Where Do I Go for More Information?

If you have questions about...	Contact...
<ul style="list-style-type: none"> <li>• What UMP CDHP covers</li> <li>• Your UMP CDHP coinsurance and deductible amounts</li> </ul>	Uniform Medical Plan 1-888-849-3681 <a href="http://www.ump.hca.wa.gov">www.ump.hca.wa.gov</a>
<ul style="list-style-type: none"> <li>• What Medicare covers</li> <li>• Your Medicare deductibles and coinsurance amounts</li> <li>• Medicare premiums</li> <li>• Whether your claim has been processed by Medicare</li> </ul>	Medicare 1-800-MEDICARE (1-800-633-4227) <a href="http://www.medicare.gov">www.medicare.gov</a> <a href="http://www.MyMedicare.gov">www.MyMedicare.gov</a>
<ul style="list-style-type: none"> <li>• Prescription drugs</li> </ul>	Washington State Rx Services 1-888-361-1611
<ul style="list-style-type: none"> <li>• Questions regarding the subscriber's Health Savings Account</li> </ul>	HealthEquity <a href="http://www.healthequity.com/pebb">www.healthequity.com/pebb</a> 1-877-873-8823
<ul style="list-style-type: none"> <li>• UMP CDHP premiums</li> <li>• Address changes</li> <li>• Adding or dropping dependents on your account</li> <li>• Changing your PEBB medical coverage</li> </ul>	PEBB Benefits Services 1-800-200-1004 <a href="http://www.pebb.hca.wa.gov">www.pebb.hca.wa.gov</a>
<ul style="list-style-type: none"> <li>• Whether your claim has been submitted to UMP CDHP or Medicare</li> <li>• If the Patient Responsibility dollar amount on your Medicare Explanation of Medicare Benefits doesn't match your doctor's bill</li> </ul>	Your doctor's billing office

# Billing & Payment: Filing a Claim

When you enroll in UMP CDHP, we will send you an identification (ID) card. The ID card will include important information such as the ID number, group number, and name of the member.

It is important to keep your ID card with you at all times. Be sure to present it to your provider before receiving care.

For additional or replacement cards, contact Customer Service at 1-888-849-3681 or order one at [www.myRegence.com](http://www.myRegence.com).

## Submitting a Claim for Medical Services

When UMP CDHP is your primary insurance and your provider is in the network, you don't need to submit claims; the provider will do it for you. If you have a question about whether your provider's office has submitted a claim, check [www.myRegence.com](http://www.myRegence.com) or call Customer Service at 1-888-849-3681.

## When Do I Need to Submit a Claim?

You may need to submit a claim to UMP CDHP for payment if you receive services from a non-network provider or if you have other insurance that pays first and UMP CDHP is secondary. **Note:** Medicare enrollees, see pages 55–59.

Non-network providers may submit a claim on your behalf; ask the provider.

## How Do I Submit a Claim?



**TIP:** If you purchase contact lenses or eyeglasses from a non-network provider that doesn't bill your plan, you will need to submit a claim for reimbursement. You can download the *Member Reimbursement Claim Form* at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or call Customer Service for a copy.

To submit a claim yourself, you'll need to obtain and mail the following documents:

1. The *Member Reimbursement Claim Form*—You can find the form online at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or you may request a form by calling Customer Service at 1-888-849-3681.
2. An itemized bill from your provider that describes the services you received and the charges.

The following information must appear on the provider's itemized bill for the plan to consider the claim for payment:

- Patient's name and plan ID number, including the alpha prefix (three letters before ID number).
  - Description of the injury or illness.
  - Date and type of service.
  - Provider's name, address, and phone number.
  - For ambulance claims, please also include where the patient was picked up and where he or she was taken.
3. If UMP CDHP is secondary, you must include a copy of your primary plan's Explanation of Benefits, which lists the

services covered and how much the other plan paid. Do not submit a secondary claim to UMP CDHP until after the primary plan has paid.

Please note that if we have to request additional information, this may delay the processing of your claim.

Reimbursement for services received from a non-network provider may be sent to the provider or to you in the form of a check listing both you and the provider as payees.

Be sure to make copies of your documents for your records.

Mail both the claim form and the provider's claim document (or bill) to:

**Regence BlueShield**  
**PO Box 3027**  
**Salt Lake City, UT 84130-0271**

Call Customer Service at 1-888-849-3681 if you have a question about the processing of your claim.

## Important Information About Submitting Claims



**ALERT!** You or your provider must submit claims within 12 months of the date you received health care services. The plan will not pay claims submitted more than 12 months after the date of service.

For more information about submitting claims for services outside of the United States, see "Services Received Outside the U.S." on page 3.

If you or a family member has other health care coverage, see "If You Have Other Medical Coverage" on pages 50–54 for information on how the plan coordinates benefits with other plans.

## Claims Reimbursement

Most of the time, the plan will pay network providers directly. For claims submitted by you or a non-network provider, the plan will determine whether to pay you, the provider, or both you and the provider. For a child covered by a legal qualified medical child support order (QMCSO), the plan may pay the custodial parent or legal guardian of the child.

## Claims Determinations

You will be notified of action taken on a claim within 30 days of the plan receiving it. This 30-day period may be extended by 15 days when action cannot be taken on the claim due to:

- ♦ Circumstances beyond the plan's control. Notification will include an explanation why an extension is necessary and when the plan expects to take action on the claim.
- ♦ Lack of information. The plan will notify you within the 30-day period that an extension is necessary, with a description of the information needed as well as why it is needed.

If the plan is asking you for additional information, you will be allowed at least 45 days to provide it. If the plan doesn't receive the information requested within the time allowed, the claim will be denied.

## Submitting a Claim for Prescription Drugs

You may need to submit your own prescription drug claim to Washington State Rx Services for reimbursement if you:

- ♦ Purchase drugs at a non-network pharmacy.
- ♦ Fail to show your ID card at a network pharmacy.

- ◆ Get a prescription from a mail-order or internet pharmacy other than one of the plan's network mail-order pharmacies (see page 31).
- ◆ Have other prescription coverage that pays first and UMP CDHP is secondary.



**TIP:** Vaccine claims submitted by a member must be sent to Regence (see page 60) as a medical claim; do not send to Washington State Rx Services.

Prescription drug claim forms are available online at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or by calling Washington State Rx Services at 1-888-361-1611. Send the completed claim form, along with your pharmacy receipt(s), to:

**Washington State Rx Services**  
**Attn: Pharmacy Claims**  
**PO Box 40168**  
**Portland, OR 97240-0168**

It's a good idea to keep copies of all your paperwork for your records.



**TIP:** Foreign claims for prescription drugs must be translated into English with specific services, charges, drugs and dosage documented, and you must tell us the currency exchange rate. The plan does not pay for this documentation or translation.

When you submit a prescription drug claim to Washington State Rx Services, we pay the claim based on the following rules, no matter where you purchased the drug:

- ◆ We pay based on the allowed amount. If the pharmacy charges you more than the allowed amount, you will pay your usual coinsurance (and deductible and ancillary charge if applicable), plus the difference between what the plan paid and the pharmacy's charge.
- ◆ The plan pays all non-network prescription drug claims based on coinsurance; see page 32.

- ◆ If your claim exceeds the quantity limit allowed by the plan or the maximum days' supply, the plan will pay only for the amount of the drug up to the quantity limit or maximum days' supply.
- ◆ If you receive a refill before 84% of the last supply you received should have been taken, the plan will not pay for it. This is called a "refill too soon" (see page 38).

You must submit prescription drug claims within 12 months of purchase. Claims for prescription drugs submitted more than 12 months after purchase will not be paid.



**ALERT!** If you do not show your plan ID card when purchasing a prescription at a Washington State Rx Services' network pharmacy, you will have to pay the full cash price and submit a *Prescription Drug Claim Form*. You won't receive the plan discount.

## False Claims or Statements

Neither you nor your provider (or any person acting for you or your provider) may submit a claim for services or supplies that were not received, were resold to another party, or for which you are not expected to pay.

In addition, neither you nor any person acting for you may make any false or incomplete statements on any document for your plan coverage.

The plan may recover any payments or overpayments made as a result of a false claim or false statement by withholding future claim payments, by suing you, or by other means. False claims may also be crimes.

If you represent yourself as being enrolled in this plan when you are not, the plan will deny all claims.



# What You Need to Know as a Plan Member

## Your Rights and Responsibilities

To ensure UMP CDHP offers the best possible medical care, we must work together with you and your providers as partners. To achieve this goal, you must know your rights and responsibilities.

As a plan member, you have the right to:

- ♦ Be treated with respect.
- ♦ Be informed by your providers about all appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage.
- ♦ Have information about:
  - How new technology is evaluated for inclusion as a covered benefit.
  - How the plan reimburses providers.
  - Preauthorization and review requirements.
  - Providers you select and their qualifications.
  - The plan and network providers.
  - Your covered expenses, exclusions, and maximums or limits.
- ♦ Keep your medical records and personal information confidential.
- ♦ Get a second opinion about your provider's care recommendations.
- ♦ Make decisions with your providers about your health care.
- ♦ Make recommendations about member rights and responsibilities.
- ♦ Have a translator's assistance, if required, when calling the plan.

- ♦ Complain about or appeal plan services or decisions, or the care you receive.
- ♦ Receive:
  - All medically necessary covered services and supplies described in your *Certificate of Coverage*, subject to the maximums, limits, exclusions, deductibles, and coinsurance.
  - Courteous, prompt answers from the plan.
  - Timely, proper medical care without discrimination of any kind—regardless of health status or condition, sex, ethnicity, race, marital status, or religion.
  - Written explanation from the plan about any request to refund an overpayment.

As a plan member, you have the responsibility to:

- ♦ Confirm your provider's network status before *every* visit.
- ♦ Enroll in Medicare Parts A and B as soon as you are entitled.
- ♦ Comply with requests for information by the date given.
- ♦ Follow your providers' instructions about your health care.
- ♦ Give your providers complete information about your health to get the best possible care.
- ♦ Know how to access emergency care.
- ♦ Not engage in fraud or abuse in dealing with the plan or your providers.
- ♦ Participate with your providers in making decisions about your health care.
- ♦ Pay your coinsurance and deductible promptly.

- ♦ Refund promptly any overpayment made to you or for you.
- ♦ Report to the plan any outside sources of health care coverage or payment.
- ♦ Return your completed Multiple Coverage Inquiry questionnaire you receive from the plan in a timely manner to prevent delay in claims payment.
- ♦ Understand your plan benefits, including what's covered, preauthorization and notification requirements, and other information described in this *Certificate of Coverage*.
- ♦ Use network providers when available.

## Information Available to You

We support the goal of giving you and your family the detailed information you need to make the best possible health care decisions. You can find the following information in this *Certificate of Coverage*:

- ♦ List of covered expenses (see pages 14–30).
- ♦ Benefit exclusions, reductions, and maximums or limits (see pages 45–49).
- ♦ Clear explanation of complaint and appeal procedures (see pages 66–71).
- ♦ Preventive health care benefits that are covered (see pages 26–27).
- ♦ Definition of terms (see pages 98–111).
- ♦ Process for preauthorization or review (see page 42).
- ♦ Policies regarding drug coverage and how the plan adds and removes drugs from the *UMP Preferred Drug List* (see pages 31–41).

You can get the following information at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or by calling Customer Service:

- ♦ Directory of network providers, including both primary care providers and specialists.
- ♦ Preferred drug list.
- ♦ Claims history and deductible status.
- ♦ Information on the plan's care management programs.
- ♦ When the plan may retroactively deny coverage for preauthorized care.
- ♦ Notice of privacy practices (includes plan policy for protecting the confidentiality of health information; see page 65).
- ♦ Procedures to follow for consulting with providers.
- ♦ General reimbursement or payment arrangements between the plan and network providers.
- ♦ Description and justification for provider compensation programs, including any incentives or penalties intended to encourage providers to withhold services.
- ♦ How you can be involved in decisions about benefits.
- ♦ Accreditation information, including measures used to report the plan's performance such as consumer satisfaction survey results or Health Plan Employer Data and Information Set (HEDIS) measures.
- ♦ Documents and other materials referred to in PEBB open enrollment materials or this *Certificate of Coverage*.

You may also call Customer Service for an annual accounting of all payments made by the plan that have been counted against any payment limits, day limits, visit limits, or other limits on your coverage. The plan will provide a written summary of payments within 30 calendar days of your request. Some of this information is also available at [www.myRegence.com](http://www.myRegence.com).

The plan does not prevent or discourage providers from telling you about the care you require, including various treatment options and whether the provider thinks that care is consistent with the plan's coverage criteria. You may, at any time, get health care outside of plan coverage for any reason; however, you must pay for those services and supplies. In addition, the plan does not prevent or discourage you from talking about other health plans with your provider.

## Confidentiality of Your Health Information

The plan follows our *Notice of Privacy Practices*, available online at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or by calling Customer Service. The plan will release member health information only as described in that notice or as required or permitted by law or court order.

## Release of Information

The plan or Washington State Health Care Authority may require you to give information when needed to determine eligibility, administer benefits, or process claims. This could include medical and other records. The plan could deny coverage if you don't provide the information when requested.

# Complaint and Appeal Procedures

**For more information:** If you have any questions about appeals or complaints, you may contact us at:

## **Medical Services**

**1-888-849-3681**

Uniform Medical Plan  
PO Box 2998  
Tacoma, WA 98401-2998

## **Prescription Drugs**

**1-888-361-1611**

Washington State Rx Services  
Attn: Appeals  
PO Box 40168  
Portland, OR 97240-0168



**ALERT!** Appeals procedures are subject to change during the year if required by Washington State law.

## What Is a Complaint or Grievance?

A complaint (also called a grievance) is an oral or written expression of dissatisfaction submitted by or for a member about:

- ♦ Denial of coverage or payment for health care services or prescription drugs.
- ♦ Delays in service or conflicts with the plan or providers.
- ♦ Plan practices or actions unrelated to health care services or prescription drugs.
- ♦ Customer service or the quality or availability of a health service.

## What Is an Appeal?

An appeal is an oral or written request sent by you or your authorized representative to Regence BlueShield or Washington State Rx Services to reconsider a previous decision about:

- ♦ Resolution of your complaint.
- ♦ Claims payment, processing, or reimbursement for health care services.
- ♦ A decision to deny, modify, reduce, or terminate payment, coverage, certification, or provision of health care services or benefits, including the admission to, or continued stay in, a health care facility.
- ♦ A retroactive decision to deny coverage based on eligibility; see “Appeals Related to Eligibility” on page 71.

## The Appeals Process



**ALERT!** If your appeal is for an urgent or life-threatening condition, see “Expedited Appeals” beginning on page 68.

You may appeal yourself, or an authorized representative (see pages 99–100) may request an appeal for you. There are three parts to the appeals process: first-level appeal, second-level appeal, and independent review.

If your request involves a decision to change, reduce, or terminate coverage for services, supplies, or prescription drugs already being covered, the plan must continue coverage for these services during your appeal. However, if the plan or the Health Care Authority upholds the decision to change, reduce, or terminate

coverage, you will be responsible for any payments made by the plan during that period. If you request payment for denied claims or approval of services, supplies, or prescription drugs not yet covered by the plan, we do not have to cover the services, supplies, or prescription drugs while the appeal is under consideration.

The plan will consult with a health care professional on appeals where the plan's decision was based in whole or in part on a medical judgment. That includes decisions based on determinations that a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate. In this case, the plan will consult with a health care professional who has appropriate training and experience in the field of medicine involved.

You may send written comments, documents, and any other information when you request an appeal. You may also request copies of documents the plan has that are relevant to your appeal, which the plan will provide at no cost. Our review will consider any information you or your provider submits to us.

## How to File a Complaint or Appeal

You can send a complaint or appeal **by telephone, mail, fax, or email** (see contact information on page 69). If you send a written complaint or appeal, the plan will send confirmation within five business days of receiving it. You will also receive notice of the action on your complaint or appeal within 30 calendar days. We will ask your permission if we need more time to respond.

## Information to Provide With an Appeal

Your appeal will be handled more quickly if you provide all the necessary information when you file it. Please include the following information when requesting an appeal:

- ◆ The subscriber's full name (the name of the employee or retiree covered by the plan).
- ◆ The patient's full name (the name of the employee, retiree, or family member covered by the plan).
- ◆ The subscriber's ID number (starting with a "W" on your ID card).
- ◆ The name(s) of any providers involved in the issue you are appealing.
- ◆ The dates when services were provided.
- ◆ Your mailing address.
- ◆ Your daytime phone number(s).
- ◆ A statement of what the issue is and what you are asking for.
- ◆ A copy of the Explanation of Benefits, if applicable.
- ◆ Medical records from your provider, if applicable. For cases in which the denial of coverage is based on medical necessity or other clinical reasons, your provider should supply clinically relevant information such as medical records or any other relevant information along with your appeal. Because of the time limits on deciding appeals, getting this information in advance will help us make the most accurate decision on your case.

## First-Level Appeals

You may request a first-level appeal orally or in writing, no more than 180 days after you receive notice of the action leading to the appeal. Although you may request an appeal by phone or in person, putting your appeal in writing will help us make more informed decisions. If you don't appeal within this time period, you will not be able to continue to pursue the appeal process and may jeopardize your ability to pursue the matter.

First-level appeals for medical services are handled by Regence BlueShield and first-level appeals for prescription drugs are handled by Washington State Rx Services. Employees from Regence and Washington State Rx Services handling the appeals will not have been involved in the initial decision you are appealing. Claim processing disputes will be reviewed by a complaint and appeals analyst. Appeals about covering, authorizing, or providing health care will be evaluated by the staff of health care professionals at Regence or Washington State Rx Services.



**ALERT!** Deadlines for submitting an appeal are based on the first date you are notified of how a claim processed, usually when the plan sends you an Explanation of Benefits (including services that applied to the deductible or were denied). The plan does not waive deadlines based on untimely billing by your provider.

## Second-Level Appeals

If you disagree with the decisions made on your first-level appeal, you may request a second-level appeal. Second-level appeals must be submitted no more than 180 days after the date of the letter responding to your first-level appeal. If you don't appeal within this time period, you will not be able to continue to pursue the appeal process and may jeopardize your ability to pursue the matter.

Second-level appeals for medical services are reviewed by a panel of Regence BlueShield employees, and second-level appeals for prescription drugs are handled by Washington State Rx Services. Employees from Regence and Washington State Rx Services handling the appeals will not have been involved in, or subordinate to anyone involved in, the first-level decision. You, or your representative on your behalf, will be given a reasonable opportunity to provide written testimony for the panel to consider.



**TIP:** Because of privacy laws, the plan usually cannot share information on appeals or complaints with family members or other persons unless the patient is a minor, or the plan has received written authorization to release personal health information to the other person. If you want to authorize someone to receive your protected health information or designate a representative, you may request an *Authorization to Disclose Protected Health Information* form from Customer Service. This form must be returned to the address on the form before the plan can share information. If you are designating someone else to represent you in an appeal or complaint, the authorization form must specifically state this.

## Expedited Appeals

### *Expedited Appeals for Medical Services for Claims Involving Urgent Care*

If the plan denies coverage for services and your provider determines that taking the usual time allowed could seriously affect your life, health, or ability to regain maximum function, or would subject you to severe pain that cannot be adequately managed without the care or treatment, ask your provider to request an expedited appeal. Your provider must submit all clinically relevant information to the plan by phone or fax at:

**Phone: 1-888-849-3681**

**Fax: 1-877-663-7526 (providers only)**

### *Expedited Appeals for Prescription Drugs*

If your provider thinks that you need a medication immediately, he or she may request an expedited review. This means that Washington State Rx Services will decide regarding coverage of the drug within 72 hours of the request. In this case, you may choose to purchase a three-day supply at your own expense. If Washington State Rx Services' decision is to cover the drug, Washington State Rx will reimburse you up to the allowed amount.



minus the enrollee cost-share (coinsurance and the prescription deductible and ancillary charge if applicable). If Washington State Rx decides not to cover the drug, you are responsible for the cost of the drug.

**Phone: 1-888-361-1611**

**Fax: 1-866-923-0412**

### ***Where to Send Complaints or Appeals About Medical Services***

By phone:

**Uniform Medical Plan**

**Customer Service**

**1-888-849-3681 (TTY 711)**

**Monday through Friday**

**7 a.m. to 5 p.m. Pacific Time**

By mail:

**Uniform Medical Plan**

**PO Box 2998**

**Tacoma, WA 98401-2998**

Email:

**Via [www.myRegence.com](http://www.myRegence.com)**

Fax:

**1-877-663-7526**

### ***Where to Send Complaints or Appeals About Prescription Drugs***

**Washington State Rx Services**

**Attn: Appeals**

**PO Box 40168**

**Portland, OR 97240-0168**

**Phone: 1-888-361-1611**

**Fax: 1-866-923-0412**

We recommend calling first with a complaint or appeal about prescription drugs, since many problems can be resolved quickly over the phone.

## **Time Limits for the Plan to Decide Appeals**

The time limits below apply to both first- and second-level appeals, and are calculated from when the appeal is received.

- ♦ The plan will send written confirmation of your appeal to you within five business days of receiving it.
- ♦ The plan will decide on your appeal within 30 days unless a shorter time limit applies as explained below. We will request written permission from you or your representative when we need an extension to the 30-day timeline, to get medical records or a second opinion.
- ♦ In appeals involving a denial of a preauthorization request, we will decide within 14 calendar days.
- ♦ When your provider determines a delay could seriously jeopardize your life, health, or ability to regain maximum function, or that delay would cause severe pain that could not be adequately managed without the care or treatment you are appealing, we will decide as soon as possible but always within 72 hours. We will notify you (or your authorized representative) of our decision verbally within 72 hours, and will mail a written notification within three days of the decision.
- ♦ If the adverse benefit decision was based on the conclusion that the service, drug, or device is experimental or investigational, the appeal decision will be made within 20 business days. If a shorter time limit applies under other provisions of this Certificate of Coverage, the shorter time limit applies.



**ALERT!** The plan will comply with shorter time limits than those above when required by Washington State law.

## Independent Review

You may request an external or independent review **only** when the denial is based on one of the following:

- ♦ Medical necessity
- ♦ Appropriateness
- ♦ Health care setting
- ♦ Level of care
- ♦ Effectiveness of a covered benefit

If you have gone through both a first- and second-level appeal and your appeal was based on one of the issues listed above, you may request an external or independent review in the following situations:

- ♦ If the plan has exceeded the timelines for response to your appeal without good cause and without reaching a decision.
- ♦ If you are dissatisfied with the decision of your second-level appeal.
- ♦ If the plan has failed to strictly adhere to the requirements of the appeals process.

You must request an independent review no more than four months after the date of the letter responding to your second-level appeal. The enrollee or an authorized representative (see pages 99–100) can request an independent review.



**TIP:** An Independent Review Organization (IRO) will conduct the external review. An IRO is a group of medical and benefit experts certified by the Washington State Department of Health and not related to the plan, Regence BlueShield, Washington State Rx Services, or the Health Care Authority. An IRO is intended to provide unbiased, independent clinical and benefit expertise as well as evidence-based decision making while ensuring confidentiality. The IRO reviews your appeal to determine if the plan's decision is consistent with state law and the *UMP CDHP Certificate of Coverage*. The plan will pay the IRO's charges.

To request an independent review for medical services, contact the plan at:

**Uniform Medical Plan**  
**PO Box 2998**  
**Tacoma, WA 98401-2998**

**Fax: 1-877-663-7526**  
**Phone: 1-888-849-3681 (TTY 711)**

Regence will send the Independent Review Organization the relevant medical information and correspondence.

To request an independent review for prescription drugs, contact the plan at:

**Washington State Rx Services**  
**Attn: Appeals**  
**PO Box 40168**  
**Portland, OR 97240-0168**

**Phone: 1-888-361-1611**  
**Fax: 1-866-923-0412**

You must go through the first and second levels of appeal before you can request an independent review or pursue litigation. You may pursue litigation against UMP or the Health Care Authority:

- ♦ Instead of requesting an independent review.
- ♦ After an independent review decision.
- ♦ When your appeal is not eligible for an independent review.

## Complaints About Quality of Care

For complaints or concerns about the quality of care you received from a network provider, you may contact Customer Service by:

**Phone: 1-888-849-3681 (TTY 711)**

**Secure email through your account at [www.myRegence.com](http://www.myRegence.com)**

Or you may contact the Washington State Department of Health regarding any provider (network or non-network) you have a concern about by:

**Phone: 360-236-4700**

**Email: [HSQAComplaintIntake@doh.wa.gov](mailto:HSQAComplaintIntake@doh.wa.gov)**

**Website:**

**[www.doh.wa.gov/hsqa/complaint.htm](http://www.doh.wa.gov/hsqa/complaint.htm)**

## Appeals Related to Eligibility

Appeals related to eligibility and enrollment are handled by the Public Employees Benefits Board (PEBB) Program and governed by WAC chapter 182-16. Information on how to file an appeal is available:

- ♦ On the PEBB website at **[www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov)**.
- ♦ By contacting the PEBB Appeals Manager at 1-800-351-6827.

# When Another Party Is Responsible for Injury or Illness

Coverage under the plan is not provided for medical, dental, or vision expenses you incur for treatment of an injury or illness if the costs associated with the injury or illness may be recoverable from any of the following:

- ♦ A third party; or
- ♦ Any other source, including no fault automobile medical payments (“Med-Pay”), no fault automobile personal injury protection (“PIP”), homeowner’s no-fault coverage, commercial premises no-fault medical coverage or similar contract or insurance, when the contract or insurance is either issued to, or makes benefits available to you, whether or not you make a claim under such coverage; or
- ♦ Services or supplies for work-related injury or illness, even if the service or supply is not a covered workers’ compensation benefit.

However, if you have a potential right of recovery for illnesses or injuries from a third party who may have legal responsibility or from any other source, benefits may be advanced by the plan pending the resolution of a claim to the right of recovery if all the following conditions apply:

- ♦ By accepting or claiming benefits, you agree that the plan is entitled to reimbursement of the full amount of benefits paid out of any settlement or recovery from any source to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. This includes any arbitration award, judgment, settlement,

disputed claim settlement, underinsured or uninsured motorist payment or any other recovery related to the Injury or Illness for which benefits under the plan have been provided.

- ♦ The plan may choose to recover expenses through subrogation to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. The plan is authorized, but not obligated, to recover any benefits to the extent that were paid under the plan directly from any party liable to you, upon mailing of a written notice to the potential payer, to you or to your representative.
- ♦ The plan’s rights apply without regard to the source of payment for medical expenses, whether from the proceeds of any settlement, arbitration, award, or judgment; or other characterization of the recovery by the claimant or any third party or the recovery source. The plan is entitled to reimbursement from the first dollars received from any recovery to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained. This applies regardless of whether:
  - The third party or third party’s insurer admits liability;
  - The health care expenses are itemized or expressly excluded in the recovery; or
  - The recovery includes any amount (in whole or in part) for services, supplies, or accommodations covered under the plan.

- ◆ You may be required to sign and deliver all legal papers and take any other actions requested to secure the plan's rights (including an assignment of rights to pursue your claim if you fail to pursue your claim of recovery from the third party or other source). If you are asked to sign a trust agreement or other document to reimburse the plan from the proceeds of any recovery, you will be required to do so as a condition to advancement of any benefits.
- ◆ You must agree that nothing will be done to prejudice the plan's rights and that you will cooperate fully with the plan, including signing any documents within the required time and providing prompt notice of any settlement or other recovery. You must notify the plan of any facts that may impact the right to reimbursement or subrogation, including, but not necessarily limited to, the following:
  - The filing of a lawsuit;
  - The making of a claim against any third party;
  - Scheduling of settlement negotiations in accordance with the plan (including, but not necessarily limited to, a minimum of 21 days advance notice of the date, time, location and participants to be involved in any settlement conferences or mediations); or
  - Intent of a third party to make payment of any kind to your benefit or on your behalf and that in any manner relates to the Injury or Illness that gives rise to the plan's right of reimbursement or subrogation (notification is required a minimum of five business days before the settlement).
- ◆ You and your agent or attorney must agree to keep segregated in its own account any recovery or payment of any kind to your benefit that in any manner relates to the injury or illness giving rise to the

plan's right of reimbursement or subrogation, until the plan's right is satisfied or released.

- ◆ In the event you or your agent or attorney fails to comply with any of these conditions, any such benefits advanced for any illness or injury may be recovered through legal action to the extent that the settlement or recovery exceeds full compensation to you for the injury or illness that you sustained.
- ◆ Any benefits provided or advanced under the plan are provided solely to assist you. By paying such benefits, the plan is not waiving any right to reimbursement or subrogation.

## Services Covered by Other Insurance

The plan does not cover services that are covered by other insurance, including but not limited to no fault automobile medical payments ("Med-Pay"), no fault automobile personal injury protection ("PIP"), homeowner's no fault coverage, commercial premises no fault medical coverage, underinsured or uninsured motorist coverage or similar contract or insurance. You are responsible for any cost-sharing required under the other coverage as allowed by state law. Once you have exhausted benefits (for example, reached the maximum medical expenses amount of the other insurance policy(ies), or services are no longer injury-related, the plan will cover services according to this certificate of coverage.

## Motor Vehicle Coverage

If you are involved in a motor vehicle accident, whether as a driver, passenger, pedestrian, or other capacity, you may have rights under multiple motor vehicle insurance no fault coverages and also against a third party who may be responsible for the accident. In that case, this right of reimbursement and subrogation provision still applies.

## Fees and Expenses

You may incur attorney's fees and costs in connection with obtaining a recovery. We shall pay a proportional share of such attorney's fees and costs incurred by you at the time of any settlement or recovery to otherwise reduce the amount of reimbursement paid to the plan to less than the full amount of benefits paid by the plan.

## Future Medical Expenses

Benefits for otherwise covered services may be excluded, as follows:

- ♦ When you have received a recovery from another source relating to an illness or injury for which benefits under the plan have been previously paid.
- ♦ Until the total amount excluded under this subrogation provision equals the third-party recovery.

The amount of any exclusion or recovery under this provision, however, will not exceed the amount of benefits previously paid to the extent that your total settlement or recovery exceeds full compensation to you for the injury or illness that you sustained.



# Eligibility and Enrollment for Active Employees

## Notice

This consumer-directed health plan (CDHP) is a qualified high-deductible health plan compatible with a Health Savings Account (HSA) under federal law. In addition to enrolling in a qualified high-deductible health plan, you must meet the eligibility requirements below to contribute to and use the funds from an HSA. UMP CDHP does not provide tax advice. If you are not eligible to have an HSA and enroll in UMP CDHP, you may be liable for tax penalties. If you have questions about whether you are eligible to have an HSA, call HealthEquity at 1-877-873-8823, or consult with a financial or tax advisor.

## Who Can Enroll in UMP CDHP With an HSA?

**NOTE:** The following rules apply to the subscriber, who is the person directly enrolled in the plan (UMP CDHP) and is an employee or retiree of the sponsoring agency. Some rules are different for spouses and dependents.

IRS rules state that to enroll in an HSA, you must:

- Have a qualified, high-deductible health plan (also called a consumer-directed health plan).
- Have no other health coverage, with certain exceptions allowed by the IRS (for example, dental, vision, long-term care, and disability coverage are allowed).

- Not be enrolled in Medicare.\*
- Not be enrolled in a flexible spending account (FSA). If you're currently enrolled in an FSA and want to enroll in UMP CDHP for 2012, you must spend all of your FSA dollars by December 31, 2011. This also would apply if your spouse has an FSA, even if you are not covering your spouse on your CDHP.
- Not be able to be claimed as a dependent on someone else's tax return.
- Not have received Veterans' Administration benefits (including prescription drugs) in the three months before your CDHP enrollment begins, or have TRICARE coverage.
- Have a limited VEBA account (if you or your spouse has VEBA).

*\*The spouse or a dependent of an employee may be enrolled in Medicare as their secondary plan. PEBB rules require subscribers and dependents enrolled in PEBB retiree insurance coverage to enroll in Medicare if eligible. Also, if you or your dependent do not enroll in Medicare Part B when first eligible, you or your dependent may have to pay a premium penalty to enroll in Part B later.*

In addition, PEBB will not allow non-Medicare retiree or COBRA subscribers who have a family member enrolled in Medicare to select the CDHP/HSA. If you are a non-Medicare retiree or COBRA subscriber with a Medicare dependent enrolled on your account, you must disenroll your Medicare dependent from your PEBB coverage to enroll in a CDHP. Your disenrolled family member will not qualify for COBRA or other continuation coverage options through the PEBB Program.

## Eligibility

Eligibility for Public Employees Benefits Board (PEBB) benefits is based on rules in Washington Administrative Code (WAC) chapters 182-08 and 182-12. These rules can be found at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) in the PEBB Rules and Policies section of the website.

### Eligible Employees

Employees (referred to in the Eligibility and Enrollment sections as “employees,” “subscribers” or “enrollees”) are eligible for enrollment in Public Employees Benefits Board (PEBB) medical plans as described in WAC 182-12-114.

### Eligible Dependents

To enroll in a health plan a dependent must be eligible under WAC 182-12-260 and the subscriber must follow the enrollment requirements outlined in WAC 182-12-262.

The PEBB Program verifies the eligibility of all dependents and reserves the right to request documents from subscribers that prove a dependent’s eligibility. The PEBB Program will remove a subscriber’s dependents from health plan enrollment if the PEBB Program is unable to verify a dependent’s eligibility. The PEBB Program will not enroll or reenroll dependents into a health plan if the PEBB Program is unable to verify a dependent’s eligibility.

The following are eligible as dependents under the PEBB eligibility rules:

1. Lawful spouse.
2. Effective January 1, 2010, Washington State-registered domestic partners, as defined in RCW 26.60.020(1).
3. Children. Children are defined as the subscriber’s biological children, stepchildren, legally adopted children, children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of the child, children of the subscriber’s Washington

State-registered domestic partner, or children specified in a court order or divorce decree.

In addition, children include extended dependents in the legal custody or legal guardianship of the subscriber, the subscriber’s spouse, or subscriber’s Washington State-registered domestic partner. The legal responsibility is demonstrated by a valid court order and the child’s official residence with the custodian or guardian. “Children” does not include foster children for whom support payments are made to the subscriber through the state Department of Social and Health Services foster care program.

Eligible children include:

- a. Children up to age 26.
- b. Effective January 1, 2011, children of any age with a disability, mental illness, or intellectual or other developmental disabilities who are incapable of self-support, provided such condition occurs before age 26. Also note:
  - The subscriber must provide evidence of the disability and evidence that the condition occurred before age 26.
  - The subscriber must notify the PEBB Program in writing no later than 60 days after the date that a child age 26 or older no longer qualifies under this eligibility. For example, children with a disability who become self-supporting are not eligible as of the last day of the month in which they become capable of self-support.
  - Children age 26 and older who become capable of self-support do not regain eligibility under these criteria if they later become incapable of self-support.
  - The PEBB Program will certify the eligibility of children with disabilities periodically.



**ALERT!** Don't forget! Notify the PEBB Benefits Services Program at 1-800-200-1004 as soon as possible of changes in dependent status. You may be required to pay for services received by ineligible dependents.

#### 4. Parents.

- a. Parents covered under a PEBB medical plan before July 1, 1990, may continue enrollment on a self-pay basis as long as all of the following are met:
  - The parent maintains continuous enrollment in a PEBB medical plan;
  - The parent qualifies under the Internal Revenue Code as a dependent of the subscriber;
  - The subscriber continues enrollment in PEBB insurance coverage; and
  - The parent is not covered by any other group medical plan.
- b. Parents eligible under this subsection may be enrolled with a different medical plan than that selected by the subscriber. Parents may not enroll additional dependents to their insurance coverage.

## Enrollment



**TIP:** When you retire, be sure to enroll in PEBB retiree coverage within 60 days of your retirement date. Retirees may defer medical coverage if they have other employment that provides comprehensive medical coverage. If you do not enroll or formally defer PEBB coverage within 60 days of retirement, you will not be able to return to PEBB coverage later.

PEBB enrollment rules are described in chapters 182-08 and 182-12 WAC. These rules can be found at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) in the PEBB Rules and Policies section of the website.

An employee or dependent is eligible to enroll in only one PEBB medical plan even if eligibility criteria are met under two or more

subscribers. For example, a dependent child who is eligible for enrollment under two or more parents working for employers that participate in PEBB coverage may be enrolled as a dependent under one parent, but not more than one.

Employees may waive enrollment in a PEBB medical plan if they are enrolled in other comprehensive group medical coverage. If an employee waives enrollment in a PEBB medical plan, the employee cannot enroll eligible dependents.

## How to Enroll



**ALERT!** Subscribers may change health plans at the following times:

- **During annual open enrollment:** Subscribers may change health plans during the annual open enrollment; see page 79.
- **During a special open enrollment:** Subscribers may change health plans outside of the annual open enrollment if a special open enrollment event occurs; see pages 79–81.

Employees must submit an *Employee Enrollment/Change* form to their employing agency no later than 31 days after the date the employee becomes eligible for PEBB benefits. If the employee does not meet this requirement, the employee will be enrolled in the Uniform Medical Plan Classic, and any eligible dependents cannot be enrolled until the next open enrollment.

If an employee wants to enroll his or her eligible dependent(s) when the employee becomes eligible to enroll in PEBB benefits, the employee must include the dependent's enrollment information on the appropriate forms within the relevant time limits described in WAC 182-08-197. In addition, the employee must provide the required document(s) as evidence of the dependent's eligibility.

An employee or his or her dependents may enroll during the annual open enrollment (see

“Annual Open Enrollment” on page 79) or during a special open enrollment (see Special Open Enrollment section), if the change in enrollment corresponds to the event that creates the special open enrollment for either the employee or the employee’s dependent or both. The employee must provide evidence of the event that created the special open enrollment.

## When Medical Enrollment Begins

For an employee and the employee’s eligible dependent, enrolled when the employee is newly eligible, medical plan enrollment will begin when the employee’s insurance coverage begins as described in WAC 182-12-114.

For an employee or an employee’s eligible dependent enrolled during the annual open enrollment, medical coverage will begin on January 1 of the following year.

For an employee or an employee’s eligible dependent enrolled during a special open enrollment, medical coverage will begin the first day of the month following the later of the event date or the date the form is received.

Exceptions:

1. If adding a child due to birth or adoption (or subscriber assuming a legal obligation for total or partial support in anticipation of adoption), medical coverage will begin on the day the child is born or adopted.
2. If adding a child who becomes eligible as an extended dependent through legal custody or legal guardianship, or a child who becomes eligible as a dependent with a disability, medical coverage will begin on the first day of the month following eligibility certification.

## Removing Dependents



**ALERT!** Failure to notify your payroll office or PEBB of changes in status affecting eligibility may result in termination of coverage. You are responsible for the cost of any services received when you or your dependent(s) were ineligible.

**Employees are required to notify their employing agency to remove dependents** no later than 60 days from the date a dependent no longer meets the eligibility criteria described under Eligible Dependents (WAC 182-12-250 or WAC 182-12-260). Consequences for not submitting notice within 60 days may include, but are not limited to:

- The dependent may lose eligibility to continue health plan coverage under one of the continuation coverage options described in WAC 182-12-270;
- The subscriber may be billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility;
- The subscriber may not be able to recover subscriber-paid insurance premiums for dependents that lost their eligibility; and
- The subscriber may be responsible for premiums paid by the state for the dependent’s health plan coverage after the dependent lost eligibility.



**TIP:** Keeping your address and other personal information up-to-date helps ensure that you receive important notices about your benefits. If your address or name changes:

- Employees should notify their payroll office as soon as possible.
- Retirees (and other self-pay enrollees) should contact PEBB Customer Service at 1-800-200-1004.

## Annual Open Enrollment

Employees may make changes to their enrollment during any PEBB annual open enrollment period as long as they submit the change within required time limits. During the annual open enrollment employees may make a change to their enrollment as follows:

- Enroll in or waive his or her enrollment in a medical plan;
- Enroll or remove eligible dependents; or
- Change medical plan choice.

The employee must submit the appropriate change form to their employing agency no later than the end of the annual open enrollment (usually November 30). The enrollment change will become effective January 1 of the following year.

## Special Open Enrollment



**TIP:** You may be eligible to change medical plans if you move during the calendar year. See the list of special open enrollment events beginning below for details.

Employees may change their enrollment outside of the annual open enrollment if a special open enrollment event occurs. However, the Internal Revenue Code (IRC) must allow the change and it must correspond to the event that creates the special open enrollment for either the employee or the employee's dependent (or both).

To make an enrollment change, the employee must submit the appropriate form(s) to his or her employing agency no later than 60 days after the event that created the special open enrollment. In addition to the appropriate forms, the PEBB Program or employing agency may require the employee to prove eligibility or provide evidence of the event that created the special open enrollment.



**ALERT!** See "Adding a New Dependent to Your Coverage" on page 25.

**Exception:** If an employee wants to enroll a newborn or child whom the subscriber has adopted (or has assumed a legal obligation for total or partial support in anticipation of adoption), the employee should notify their employer by submitting an enrollment form as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the subscriber must submit the appropriate enrollment form no later than 12 months after the date of the birth, adoption, or the date the legal obligation is assumed for total or partial support in anticipation of adoption. Employees should contact their payroll, personnel or insurance office to obtain the appropriate forms.



**ALERT!** If an enrollee's provider or health care facility discontinues participation with this plan, the enrollee may not change medical plans until the next open enrollment period, unless the PEBB Appeals Manager determines that a continuity of care issue exists. The plan cannot guarantee that any one physician, hospital, or other provider will be available or remain under contract with us. Also, if an employee transfers from one employing agency to another during the year, the enrollee cannot change medical plans, except as outlined above or in WAC 182-08-197.

An eligible qualifying event must occur to create a special open enrollment that allows an employee to:

- Enroll in or change his or her health plan,
- Waive his or her health plan enrollment, or
- Enroll or remove eligible dependents

### ***When can an employee enroll in or change his or her health plan?***

Any one of the following events may create a special open enrollment:

1. Employee acquires a new dependent due to:
  - a. Marriage or registering a domestic partnership with Washington's Secretary of State,



- b. Birth, adoption or when the subscriber assumes a legal obligation for total or partial support in anticipation of adoption,
  - c. A child becomes eligible as an extended dependent through legal custody or legal guardianship, or
  - d. A child becomes eligible as a dependent with a disability.
2. Employee or an employee's dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);
3. Employee or an employee's dependent has a change in employment status that affects the employee's or the employee's dependent's eligibility for the employer contribution toward group health coverage;
4. Employee or an employee's dependent has a change in residence that affects health plan availability. If the employee moves and the employee's current health plan is not available in the new location the employee must select a new health plan. If the employee does not select a new health plan within the required time limits the PEBB Program will enroll the employee in a health plan as described in WAC 182-08-196;
5. Employee receives a court order or medical support order requiring the employee, the employee's spouse, or employee's Washington State-registered domestic partner to provide insurance coverage for an eligible dependent (a former spouse or former qualified or registered domestic partner is not an eligible dependent);
6. Employee or an employee's dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the employee or dependent loses eligibility for coverage under Medicaid or CHIP;
7. Employee or an employee's dependent becomes entitled to Medicare, enrolls in or disenrolls from a Medicare Part D plan. If the employee's current health plan becomes unavailable due to the employee's or an employee's dependent's entitlement to Medicare, the subscriber must select a new health plan as described in WAC 182-08-196;
8. Employee or an employee's dependent's current health plan becomes unavailable because the subscriber or enrolled dependent is no longer eligible for a health savings account (HSA). HCA may require evidence that the subscriber or subscriber's dependent is no longer eligible for an HSA;
9. Employee experiences a disruption that could function as a reduction in benefits for the employee or the employee's dependent(s) due to a specific condition or ongoing course of treatment. An employee may not change his or her health plan if the employee's or an enrolled employee's physician stops participation with the employee's health plan unless the PEBB Program determines that a continuity of care issue exists. The PEBB Program criteria used will include, but is not limited to, the following:
  - a. Active cancer treatment; or
  - b. Recent transplant (within the last 12 months); or
  - c. Scheduled surgery within the next 60 days; or
  - d. Major surgery within the previous 60 days; or
  - e. Third trimester of pregnancy; or
  - f. Language barrier.If the employee is having premiums taken from payroll on a pretax basis, a plan change will not be approved if it would conflict with provisions of the salary reduction plan authorized under RCW 41.05.300.



***When can an employee waive his or her medical plan enrollment?***

Any one of the following events may create a special open enrollment:

1. Employee acquires a new dependent due to:
  - a. Marriage or registering a domestic partnership with Washington's Secretary of State,
  - b. Birth, adoption or when the employee has assumed a legal obligation for total or partial support in anticipation of adoption,
  - c. A child becoming eligible as an extended dependent through legal custody or legal guardianship, or
  - d. A child becoming eligible as a dependent with a disability.
2. Employee or an employee's dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);
3. Employee or an employee's dependent has a change in employment status that affects the employee's or employee's dependent's eligibility for the employer contribution toward group health coverage;
4. Employee receives a court order or medical support order requiring the employee, the employee's spouse, or employee's Washington State-registered domestic partner to provide insurance coverage for an eligible dependent (a former spouse or former qualified or registered domestic partner is not an eligible dependent);
5. Employee or an employee's eligible dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the employee or an employee's dependent loses eligibility for coverage under Medicaid or CHIP.

***When can an employee enroll or remove eligible dependents?***

Any one of the following events may create a special open enrollment:

1. Employee acquires a new dependent due to:
  - a. Marriage or registering a domestic partnership with Washington's Secretary of State,
  - b. Birth, adoption or when an employee has assumed a legal obligation for total or partial support in anticipation of adoption,
  - c. A child becoming eligible as an extended dependent through legal custody or legal guardianship, or
  - d. A child becoming eligible as a dependent with a disability.
2. Employee or an employee's dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);
3. Employee or an employee's dependent has a change in employment status that affects the employee's or employee's dependent's eligibility for the employer contribution toward group health coverage;
4. Employee receives a court order or medical support order requiring the employee, the employee's spouse, or employee's qualified or Washington State-registered domestic partner to provide insurance coverage for an eligible dependent (a former spouse or former qualified or registered domestic partner is not an eligible dependent);
5. Employee or an employee's dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the employee or dependent loses eligibility for coverage under Medicaid or CHIP.

# Medicare Entitlement



Retirees, permanently disabled employees, and eligible dependents must enroll in Medicare Part A and Part B if entitled.

If an enrollee becomes entitled to Medicare, he or she should contact the nearest Social Security Administration Office to inquire about the advantages of immediate or deferred Medicare enrollment.

For employees and their enrolled spouses age 65 and older, the PEBB medical plan will provide primary insurance coverage, and Medicare coverage will be secondary. However, employees age 65 and older may choose to reject his or her PEBB medical plan and choose Medicare as their primary insurer. If an employee does so, the employee cannot enroll in a PEBB medical plan. The employee can again enroll in a PEBB medical plan during a special open enrollment or annual open enrollment. However, the employee may remain enrolled in PEBB dental, life and long-term disability insurance coverage.

In most situations, employees and their spouses can elect to defer Medicare Part B enrollment, without penalty, up to the date the employee terminates employment or retires. If Medicare entitlement is due to disability, the enrollee must contact Medicare about deferral of premiums. Upon retirement, Medicare will become the primary insurance, and the PEBB medical plan becomes secondary.

Medicare guidelines direct that qualified/ Washington State-registered domestic partners who are age 65 or older must have Medicare as their primary insurer.

# When Medical Enrollment Ends



**TIP:** If your coverage under this plan ends, you must pay the costs of any services or supplies, except when coverage is required by law.

Medical plan enrollment ends on the following dates:

1. At midnight on the last day of the month when any individual ceases to be eligible for PEBB insurance coverage.
2. On the date a plan terminates, if that should occur. Any person losing coverage will be given the opportunity to enroll in another PEBB medical plan.

Premium payments are not prorated if an enrollee dies or cancels his or her medical plan before the end of the month.

If an enrollee or newborn eligible for benefits under “Obstetric and Newborn Care” is confined in a hospital or skilled nursing facility for which benefits are provided when PEBB medical coverage ends and the enrollee is not immediately covered by other health plan coverage, employer contribution to insurance coverage will be extended until whichever of the following occurs first:

- The enrollee is discharged from the hospital or from a hospital to which the enrollee is directly transferred;
- The enrollee is discharged from a skilled nursing facility when directly transferred from a hospital when the skilled nursing facility confinement is in lieu of hospitalization;
- The enrollee is discharged from the skilled nursing facility or from a skilled nursing facility to which the enrollee is directly transferred;
- The enrollee is covered by another health plan that will provide benefits for the services; or
- Benefits are exhausted.

When medical plan enrollment ends, the enrollee may be eligible for continuation of coverage or conversion to other health plan coverage if application is made within the timelines explained in the following sections.

The enrollee is responsible for timely payment of premiums. If the enrollee's insurance coverage is canceled due to lack of payment, the enrollee's eligibility to participate in PEBB benefits will end.

If you need help getting the correct form for an enrollment or benefit change please call PEBB Customer Service at 1-800-200-1004 or download the form at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov).



**TIP:** When your coverage under this plan ends, you are responsible for letting your providers know when you receive services. If you do not tell your provider your enrollment has ended and he or she bills the plan for services you receive, the plan will deny all claims.

## Options for Continuing PEBB Benefits

Employees and their dependents covered by this health plan have options for continuing insurance coverage during temporary or permanent loss of eligibility. There are four possible continuation coverage options for PEBB health plan enrollees:

1. COBRA
2. PEBB Extension of Coverage
3. Leave Without Pay (LWOP) Coverage
4. PEBB retiree insurance coverage

The first three options temporarily extend group insurance coverage in some cases when the subscriber or dependent's PEBB medical plan and dental plan coverage ends. COBRA continuation coverage is governed by eligibility and administrative requirements in federal law and regulation. PEBB Extension of

Coverage is an alternative created for PEBB enrollees who are not eligible for COBRA. LWOP coverage is an alternative in specific situations.

The fourth option above is only available to individuals who meet eligibility and procedural requirements defined in WAC 182-12-171 or surviving dependents who meet eligibility requirements defined in WAC 182-12-250 or 182-12-265. These rules can be found at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) in the PEBB Rules and Policies section of the website.

All four options are administered by the PEBB Program. Refer to the *PEBB Continuation of Coverage Election Notice* booklet or the *PEBB Retiree Enrollment Guide* for specific details or call PEBB Customer Service at 1-800-200-1004.

Employees also have the right of conversion to individual medical insurance coverage when continuation of group medical insurance coverage is no longer possible. The employee's dependents also have options for continuing insurance coverage for themselves after losing eligibility.

## Family and Medical Leave Act of 1993

Employees on approved leave under the federal Family and Medical Leave Act (FMLA) may continue to receive up to 26 weeks of employer-paid medical, dental, basic life, and basic long-term disability insurance. The employee's employing agency is responsible for determining if the employee is eligible for leave and the duration of the leave under FMLA. The employee must continue to pay the employee premium contribution during this period to maintain eligibility. After that, insurance coverage may be continued as explained in the section titled "Options for Continuing PEBB Benefits."

## Payment of Premium During a Labor Dispute

Any employee or dependent whose monthly premiums are paid in full or in part by the employer may pay premiums directly to UMP CDHP or the HCA if the employee's compensation is suspended or canceled directly or indirectly as a result of a strike, lockout, or any other labor dispute for a period not to exceed six months.

While the employee's compensation is suspended or canceled, the employee shall be notified immediately by the HCA by mail addressed to the last address of record with the HCA, that the employee may pay premiums as they become due as provided in this section.

## Conversion of Coverage

Enrollees have the right to switch from PEBB group medical coverage to an individual conversion plan offered through Regence BlueShield to UMP CDHP members when they are no longer able to continue PEBB group coverage, or are not eligible for Medicare or other group coverage that provides benefits for hospital or medical care. Enrollees must apply for conversion coverage no later than 31 days after their group coverage ends.

Evidence of insurability (proof of good health) is not required to obtain the conversion coverage. The rates, coverage and eligibility requirements of our conversion program differ from those of the enrollee's current group medical plan. Enrollment in a conversion plan may limit the enrollee's ability to later purchase an individual plan without health screening or a preexisting condition waiting period. To receive detailed information on conversion options under this plan, call Customer Service at 1-888-849-3681.

## Appeals of Determinations of PEBB Eligibility

Any employee or employee's dependent may appeal a decision about PEBB eligibility. Guidance on filing an appeal can be found in chapter 182-16 WAC (which governs PEBB appeals), and at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov).

## Relationship to Law and Regulations

The language of this Certificate of Coverage (COC) is based on the rules that administer the Health Care Authority's PEBB Program in chapters 182-08, 182-12, 182-16 WAC. In the case of a conflict between the rules and the language describing eligibility and enrollment in this COC, the rules shall govern. This agreement between the HCA and the contracted vendor for benefits shall be interpreted, administered, and enforced according to the laws and regulations of the state of Washington, except as preempted by federal law.

# Eligibility and Enrollment for Retirees and Surviving Dependents



**FOR MORE INFORMATION:** See the “Notice” section on page 75 for details on who may enroll in UMP CDHP.

## Eligibility

Eligibility for Public Employees Benefits Board (PEBB) benefits is based on rules in Washington Administrative Code (WAC) chapters 182-08 and 182-12. These rules can be found at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) in the PEBB Rules and Policies section of the website.

### Eligible Retirees

Retired or permanently disabled employees, (referred to in the Eligibility and Enrollment sections as “retirees,” “subscribers” or “enrollees”) of state government, higher education, K-12 school districts, educational service districts and participating employer groups are eligible for enrollment in Public Employees Benefits Board (PEBB) medical plans as stated in PEBB rules in WAC 182-12-171. Employees will lose their right to enroll in PEBB retiree insurance coverage if they do not apply to enroll or defer enrollment within the time limits described in PEBB rules.

### Eligible Surviving Dependents

Eligible widows, widowers, and surviving dependent children (referred to in this book as “surviving dependents,” “subscribers” or “enrollees”) can enroll in a PEBB medical plan as stated in PEBB rules in chapters 182-08 and 182-12 WAC. Surviving dependents will lose their right to enroll in PEBB retiree insurance coverage if they do not apply to enroll or defer

enrollment within the time limits described in PEBB rules. Eligibility criteria for surviving dependents of an eligible employee or an eligible retiree are outlined in WAC 182-12-265. Eligibility criteria for surviving dependents of emergency service personnel who are killed in the line of duty are outlined in WAC 182-12-250.

Retirees, surviving dependents, and their enrolled dependents, are required to enroll in Medicare Part A and Part B if entitled. Enrollees who are entitled to Medicare must enroll in Medicare Part A and Part B as required by PEBB rules. This is a condition of their enrollment. A copy of the enrollee’s Medicare card must be provided to the PEBB Program as proof of enrollment in Medicare Part A and Part B. If an enrollee is not entitled to either Medicare Part A or Part B on their 65th birthday, the enrollee must provide the PEBB Program with a copy of the appropriate documentation from the Social Security Administration. The only exception to this rule is for employees who retired before July 1, 1991.

### Eligible Dependents

To be enrolled in a medical plan, a dependent must be eligible under WAC 182-12-260 and the subscriber must follow the enrollment requirements outlined in WAC 182-12-262.

The PEBB Program verifies the eligibility of all dependents and reserves the right to request documents from subscribers that prove a dependent’s eligibility. The PEBB Program will remove a subscriber’s enrolled dependents from health plan enrollment if the PEBB



Program is unable to verify a dependent's eligibility. The PEBB Program will not enroll or reenroll dependents into a health plan if the PEBB Program is unable to verify a dependent's eligibility.

The following are eligible as dependents under the PEBB eligibility rules:

1. Lawful spouse.
2. Effective January 1, 2010, Washington State-registered domestic partners, as defined in RCW 26.60.020(1).
3. Children. Children are defined as the subscriber's biological children, stepchildren, legally adopted children, children for whom the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption of the child, children of the subscriber's Washington State-registered domestic partner, or children specified in a court order or divorce decree.

In addition, children include extended dependents in the legal custody or legal guardianship of the subscriber, the subscriber's spouse, or subscriber's Washington State-registered domestic partner. The legal responsibility is demonstrated by a valid court order and the child's official residence with the custodian or guardian. "Children" does not include foster children for whom support payments are made to the subscriber through the state Department of Social and Health Services foster care program.

Eligible children include:

- a. Children up to age 26.
- b. Effective January 1, 2011, children of any age with disabilities, mental illness, or intellectual or other developmental disabilities who are incapable of self-support, provided such condition occurs before age 26. Also note:
  - The subscriber must provide evidence of the disability and evidence that the condition occurred before age 26.

- The subscriber must notify the PEBB Program, in writing, no later than 60 days after the date that a child age 26 or older no longer qualifies under this eligibility. For example, children with a disability who become self-supporting are not eligible as of the last day of the month in which they become capable of self-support.
- Children age 26 and older who become capable of self-support do not regain eligibility under these criteria if they later become incapable of self-support.
- The PEBB Program will certify the eligibility of children with disabilities periodically.



**ALERT!** Notify the PEBB Benefits Services Program at 1-800-200-1004 as soon as possible of changes in dependent status. You may be required to pay for services received by ineligible dependents.

4. Parents.
  - a. Parents covered under a PEBB medical plan before July 1, 1990, may continue enrollment on a self-pay basis as long as all of the following are met:
    - The parent maintains continuous enrollment in a PEBB medical plan;
    - The parent qualifies under the Internal Revenue Code as a dependent of the subscriber;
    - The subscriber continues enrollment in PEBB insurance coverage; and
    - The parent is not covered by any other group medical plan.
  - b. Parents eligible under this subsection may be enrolled with a different medical plan than that selected by the subscriber. Parents may not enroll additional dependents to their insurance coverage.



## Enrollment

PEBB enrollment rules are described in chapters 182-08 and 182-12 WAC. These rules can be found at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) in the PEBB Rules and Policies section of the website.

Retiring or permanently disabled employees must meet the procedural and eligibility requirements in WAC 182-12-171. Employees who do not enroll in a PEBB medical plan at retirement are only eligible to enroll later if they have deferred enrollment as stated in WAC 182-12-200 or WAC 182-12-205 and maintained employer-sponsored comprehensive coverage as defined in WAC 182-12-109.

Surviving dependents must meet the applicable procedural and eligibility requirements in WAC 182-12-250 or WAC 182-12-265. Surviving dependents who do not enroll in a PEBB medical plan as described in WAC 182-12-250 or WAC 182-12-265 are only eligible to enroll later date they have deferred health plan enrollment as stated in WAC 182-12-250 and WAC 182-12-265.

An enrollee can enroll in only one PEBB medical plan even if eligibility criteria are met under two or more subscribers.

## Deferring Enrollment in PEBB Retiree Coverage

To defer enrollment, the retiree or surviving dependent must submit a PEBB enrollment/change form to the PEBB Program indicating his or her desire to defer enrolling in a PEBB medical plan within the PEBB Program's required enrollment time limits. If a retiree or surviving dependent defers enrollment in a PEBB retiree medical plan, enrollment must also be deferred for PEBB dental.

## How to Enroll

Retirees and surviving dependents must submit the appropriate form(s) to enroll in or defer enrollment in PEBB retiree insurance coverage within the time limits described in PEBB rules. If a retiree or surviving dependent(s) cancels his or her PEBB retiree insurance coverage, they are not eligible to enroll at a later date unless they deferred their enrollment.

If a subscriber wants to enroll his or her eligible dependent(s) when the subscriber is first eligible to enroll in PEBB retiree insurance coverage, the subscriber must include the dependent's enrollment information on his or her enrollment form within the relevant time limits described in WAC 182-12-171 or WAC 182-12-250. In addition, the subscriber must provide the required document(s) as evidence of the dependent's eligibility.

A subscriber may enroll his or her dependents during the annual open enrollment (see Annual Open Enrollment section below) or during a special open enrollment (see Special Open Enrollment section below), if the change in enrollment corresponds to the event that creates the special open enrollment for either the subscriber or the subscriber's dependent or both. The subscriber must provide evidence of the event that created the special open enrollment.

## When Medical Enrollment Begins

For eligible employees enrolling in a PEBB health plan within 60 days of their employer-paid or COBRA coverage ending, coverage begins on the first day of the month following the loss of other coverage.

For eligible retirees who are enrolling in a PEBB health plan following deferment, medical coverage begins as outlined in WAC 182-12-200 and WAC 182-12-205.

For eligible surviving dependents, medical coverage begins as outlined in WAC 182-12-250 or WAC 182-12-265.

For a retiree's or surviving dependent's eligible dependent, enrolled when the retiree or surviving dependent is newly eligible, medical plan enrollment will begin when the retiree's or surviving dependent's enrollment begins if the retiree or surviving dependent lists his or her dependent on the enrollment form and the dependent meets PEBB eligibility criteria and follows the enrollment requirements.

For a retiree's or surviving dependent's dependent enrolled during the annual open enrollment, medical coverage will begin on January 1 of the following year.

For a retiree's or surviving dependent's dependent enrolled during a special open enrollment, medical coverage will begin the first of the month following the later of the event date or the date the form is received.

Exceptions:

- If adding a child due to birth or adoption (or subscriber assuming a legal obligation for total or partial support in anticipation of adoption), medical coverage will begin on the day the child is born or adopted (or subscriber assuming a legal obligation for total or partial support in anticipation of adoption).
- If adding a child who becomes eligible as an extended dependent through legal custody or legal guardianship, or a child who becomes eligible as a dependent with a disability, medical coverage will begin on the first day of the month following eligibility certification.



**ALERT!** See "Adding a New Dependent to Your Coverage" on page 25.

## Removing Dependents

Retirees and surviving dependents are required to notify the PEBB Program to remove dependents no later than 60 days from the date the dependent no longer meets the eligibility criteria described under Eligible Dependents (WAC 182-12-260). Consequences for not submitting notice within 60 days may include, but are not limited to:

- The dependent may lose eligibility to continue health plan coverage under one of the continuation coverage options described in WAC 182-12-170;
- The subscriber may be billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility;
- The subscriber may not be able to recover subscriber-paid insurance premiums for dependents that lost their eligibility; and
- The subscriber may be responsible for premiums paid by the state for the dependent's health plan coverage after the dependent lost eligibility.



**TIP:** Retirees should notify PEBB Customer Service at 1-800-200-1004 of address, name, or other changes as soon as possible. This helps ensure that you receive important information about your UMP CDHP benefits and helps us serve you better.

## Enrollment Following Deferral

Retirees or surviving dependents who defer enrollment may enroll in a PEBB medical plan during the annual open enrollment or no later than 60 days after the date their enrollment in employer-sponsored medical coverage ends as long as they were continuously enrolled in other comprehensive employer-sponsored medical.

Retirees or surviving dependents who defer enrollment while enrolled in a federal retiree plan as a retiree or dependent will have a

one-time opportunity to enroll in a PEBB medical plan during the annual open enrollment or no later than 60 days after their enrollment in a medical plan under the federal retiree plan ends as long as they were continuously enrolled in a medical plan.

Retirees or surviving dependents who defer enrollment while covered under a Medicaid program that provides creditable coverage may enroll in a PEBB medical plan during the annual open enrollment or as described in WAC 182-12-205.

To enroll in a PEBB medical plan, the retiree or surviving dependent must send the appropriate enrollment form(s) and evidence of their continuous enrollment as required in chapter 182-12 WAC to the PEBB Program before the end of the annual open enrollment or no later than 60 days after the date their employer-sponsored, federal retiree plan or Medicaid coverage ends.

Retirees and surviving dependents should contact the PEBB Program to obtain the appropriate forms, information on premiums and available medical plans.

## Annual Open Enrollment

Subscribers may make changes to their enrollment during any PEBB annual open enrollment as long as the change is submitted before the end of the annual open enrollment period.

Subscribers may make a change to their enrollment as follows:

- Enroll or remove eligible dependents
- Change medical plan choice

Subscribers must submit the appropriate change form to the PEBB Program. Change forms must be submitted no later than the end of the annual open enrollment (usually November 30). The enrollment change will become effective January 1 of the following year.

## Special Open Enrollment



**TIP:** You may be eligible to change medical plans if you move during the calendar year. See pages 90–91 for a list of special open enrollment events.

Subscribers may change their enrollment outside of the annual open enrollment if a special open enrollment event occurs. However, the change in enrollment must correspond to the event that creates the special open enrollment for either the subscriber or the subscriber's dependent (or both).

**Exception:** A retiree or surviving dependent may cancel a dependent's enrollment at any time. Retirees or surviving dependents who have deferred their PEBB retiree insurance coverage may only enroll as described in the "Enrollment Following Deferral" section.

To make an enrollment change, the subscriber must submit the appropriate form(s) to the PEBB Program no later than 60 days after the event that created the special open enrollment. In addition to the appropriate forms, the PEBB Program may require the subscriber to prove eligibility or provide evidence of the event that created the special open enrollment.

**Exception:** If a subscriber wants to enroll a newborn or child whom the subscriber has adopted or has assumed a legal obligation for total or partial support in anticipation of adoption, the subscriber should notify the PEBB Program by submitting an enrollment form as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the subscriber **must** submit the appropriate enrollment form no later than 12 months after the date of the birth, adoption, or the date the legal obligation is assumed for total or partial support in anticipation of adoption.

An eligible qualifying event must occur to create a special open enrollment that allows a subscriber to:

- Change his or her health plan, or
- Enroll or remove eligible dependents

### ***When can a subscriber change his or her health plan?***

Any one of the following events may create a special open enrollment:

1. Subscriber acquires a new dependent due to:
  - a. Marriage or registering a domestic partnership with Washington's Secretary of State,
  - b. Birth, adoption or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption,
  - c. A child becoming eligible as an extended dependent through legal custody or legal guardianship, or
  - d. A child becoming eligible as a dependent with a disability.
2. Subscriber or a subscriber's dependent loses other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);
3. Subscriber or a subscriber's dependent has a change in employment status that affects the subscriber's or a subscriber's dependent's eligibility for the employer contribution toward group health coverage;
4. Subscriber or a subscriber's dependent has a change in residence that affects health plan availability. If the subscriber moves and the subscriber's current health plan is not available in the new location the subscriber must select a new health plan. If the subscriber does not select a new health plan, the PEBB Program may change the subscribers health plan as described in WAC 182-08-196;
5. Subscriber receives a court order or medical support order requiring the subscriber, the subscriber's spouse, or the subscriber's Washington State-registered domestic partner to provide insurance coverage for an eligible dependent (a former spouse or former registered domestic partner is not an eligible dependent);
6. Subscriber or a subscriber's dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the subscriber or dependent loses eligibility under Medicaid or CHIP;
7. Subscriber or subscriber's dependent becomes entitled to Medicare, enrolls in or disenrolls from a Medicare Part D plan. If the subscriber's current health plan becomes unavailable due to the subscriber's or a subscriber's dependent's entitlement to Medicare the subscriber must select a new health plan as described in WAC 182-08-196;
8. Subscriber or a subscriber's dependent's current health plan becomes unavailable because the subscriber or enrolled dependent is no longer eligible for a health savings account (HSA). The PEBB Program may require evidence that the subscriber or subscriber's dependent is no longer eligible for an HSA;
9. Subscriber experiences a disruption that could function as a reduction in benefits for the subscriber or the subscriber's dependent(s) due to a specific condition or ongoing course of treatment. A subscriber may not change their health plan if the subscriber's or an enrolled dependent's physician stops participation with the subscriber's health plan unless the PEBB Program determines that a continuity of care issue exists. The PEBB Program criteria

used will include, but is not limited to, the following:

- a. Active cancer treatment; or
- b. Recent transplant (within the last 12 months); or
- c. Scheduled surgery within the next 60 days; or
- d. Major surgery within the previous 60 days; or
- e. Third trimester of pregnancy; or
- f. Language barrier.



**ALERT!** If an enrollee's provider or health care facility discontinues participation with this plan, the enrollee may not change medical plans until the next open enrollment period, unless the PEBB Appeals Manager determines that a continuity of care issue exists (for additional detail see WAC 182-08-198). The plan cannot guarantee that any one physician, hospital, or other provider will be available or remain under contract with us.

### ***When can a subscriber enroll or remove eligible dependents?***

Any one of the following events may create a special open enrollment:

1. Subscriber acquires a new dependent due to:
  - a. Marriage or registering a domestic partnership with Washington's secretary of state;
  - b. Birth, adoption, or when a subscriber has assumed a legal obligation for total or partial support in anticipation of adoption;
  - c. A child becoming eligible as an extended dependent through legal custody or legal guardianship; or
  - d. A child becoming eligible as a dependent with a disability.
2. Subscriber or a subscriber's dependent loses other coverage under a group health plan or through health insurance

coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA);

3. Subscriber or a subscriber's dependent has a change in employment status that affects the subscriber's or the subscriber's dependent's eligibility for the employer contribution toward group health coverage;
4. Subscriber receives a court order or medical support order requiring the subscriber, the subscriber's spouse, or the subscriber's Washington State-registered domestic partner to provide insurance coverage for an eligible dependent. (A former spouse or former registered domestic partner is not an eligible dependent.);
5. Subscriber or a subscriber's dependent becomes eligible for state premium assistance through Medicaid or a state children's health insurance program (CHIP), or the subscriber or dependent loses eligibility under Medicaid or CHIP.

## **Medicare Entitlement**

### **Medicare Part A and Medicare Part B**

If an enrollee becomes entitled to Medicare, he or she should contact the nearest Social Security Administration Office to inquire about Medicare enrollment. Unless retirement occurred before July 1, 1991, or the enrollee is a dependent of an employee who retired before July 1, 1991 and is enrolled in PEBB coverage, the enrollee must enroll in Medicare Part A and Medicare Part B in order to continue PEBB retiree insurance coverage. Medicare will become the primary insurance coverage, in most cases, and the PEBB retiree medical plan will become the secondary insurance coverage.





PEBB rules do not require you to enroll in Medicare's prescription drug coverage, Medicare Part D. You cannot have both UMP CDHP and Medicare Part D. If you drop your UMP CDHP coverage and sign up for Medicare Part D, you will need to select a Medicare supplement plan offered through PEBB. If you do not sign up with a PEBB Medicare supplement plan, you won't be able to come back to a PEBB plan in the future.

## Medicare Part D

PEBB has determined that UMP CDHP has prescription drug coverage that is, on average, as good as or better than the standard Medicare Part D prescription drug coverage (it is "creditable coverage"). Therefore, you cannot enroll in Medicare Part D and remain in UMP CDHP. If you choose to enroll in Medicare Part D, you may continue your PEBB coverage only by enrolling in the PEBB-sponsored Medicare Supplement Plan.



PEBB sends out a "certificate of creditable prescription drug coverage" each year. If sometime in the future you or your covered family member(s) decide to drop your UMP CDHP coverage, you will need to show this as proof that you had "creditable coverage" if you apply for Part D. If you do not show that you had creditable coverage, you may have to pay higher Medicare premiums.

## When Medical Enrollment Ends



**TIP:** If your coverage under this plan ends, you must pay the costs of any services or supplies, except when coverage is required by law.

Medical plan enrollment ends on the following dates:

1. At midnight on the last day of the month when any individual ceases to be eligible for PEBB insurance.
2. On the date a plan terminates, if that should occur. Any person losing coverage will be given the opportunity to enroll in another PEBB medical plan.
3. For an enrollee who declines the opportunity or is ineligible to continue enrollment in a PEBB medical plan under one of the options for continuing PEBB benefits described in this certificate of coverage, coverage ends for the enrollee at midnight on the last day of the month in which he or she ceases to be eligible under PEBB rules (such as a spouse when a final decree of divorce is entered).
4. If the subscriber stops paying monthly premiums, coverage ends for the subscriber and enrolled dependents on the last day of the month for which the last full premium was paid. A full month premium is charged for each calendar month of coverage.

Premium payments are not prorated if an enrollee dies or cancels his or her medical plan before the end of the month.

If an enrollee, or newborn eligible for benefits under "Obstetric and Newborn Care," is confined in a hospital or skilled nursing facility for which benefits are provided when PEBB coverage ends and the enrollee is not immediately covered by other health care coverage,



benefits will be extended until whichever of the following occurs first:

- The enrollee is discharged from the hospital or from a hospital to which the enrollee is directly transferred,
- The enrollee is discharged from a skilled nursing facility when directly transferred from a hospital when the nursing facility confinement is in lieu of hospitalization,
- The enrollee is discharged from the skilled nursing facility or from a skilled nursing facility to which the enrollee is directly transferred,
- The enrollee is covered by another health plan that will provide benefits for the services; or
- Benefits are exhausted.

When medical plan enrollment ends, the enrollee may be eligible for continuation of coverage or conversion to other health care coverage if application is made within the time limits explained in the following sections.

The enrollee is responsible for timely payment of premiums and reporting changes in eligibility or address. If the enrollee's account is delinquent, the enrollee's coverage will be canceled retroactive to the end of the month in which the last full premium was received. If the enrollee's coverage is canceled due to lack of payment, the enrollee's eligibility to participate in the PEBB Program will end.

The enrollee and his or her covered dependent(s) or beneficiary is responsible for reporting changes no later than 60 days after the event, such as divorce, termination of a Washington State-registered domestic partnership, death, or when no longer a dependent as defined in WAC 182-12-260.

Failure to report changes can result in loss of premiums and loss of the enrollee and his or her dependent's right to continue coverage under the federal COBRA law or PEBB

rules. To obtain the required forms subscribers can contact PEBB Customer Service at 1-800-200-1004.



**TIP:** If your coverage under this plan ends, you are responsible for letting your providers know when you receive services. If you do not tell your provider your enrollment has ended and he or she bills UMP CDHP for services you receive, the plan will deny all claims.

## Options for Continuing PEBB Benefits

Subscribers and their dependents covered by this medical plan may be eligible to continue enrollment if they lose eligibility and are eligible under one of the following options for continuing coverage:

1. COBRA gives enrollees the right to continue group coverage for 18 to 36 months. Refer to the Continuation Coverage Election Notice booklet for specific details.
2. PEBB Extension of Coverage allows for continued retiree coverage of dependents of a deceased subscriber.
3. PEBB retiree insurance coverage.

The first two options above temporarily extend group insurance coverage if certain circumstances occur that would otherwise end your or your dependent's PEBB medical plan. COBRA continuation coverage is governed by eligibility and administrative requirements in federal law and regulation. PEBB Extension of Coverage is an alternative created for PEBB enrollees who are not eligible for COBRA.

The third option above is only available to surviving dependents who meet eligibility requirements defined in WAC 182-12-250 or WAC 182-12-265. These rules can be found at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) in the PEBB Rules and Policies section of the website. You

may also contact PEBB Customer Service at 1-800-200-1004 or refer to the Continuation of Coverage Election Notice booklet for details.

Retirees and their dependents may also have the right of conversion to an individual medical plan when continuation of group coverage is no longer possible.

## Conversion of Coverage

Enrollees have the right to switch from PEBB group medical coverage to an individual conversion plan offered through Regence BlueShield to UMP CDHP members when they are no longer able to continue PEBB group coverage, or are not eligible for Medicare or other group coverage that provides benefits for hospital or medical care. Enrollees must apply for conversion coverage no later than 31 days after their group coverage ends.

Evidence of insurability (proof of good health) is not required to obtain the conversion coverage. The rates, coverage and eligibility requirements of our conversion program differ from those of the enrollee's current group plan. Enrollment in a conversion plan may limit the enrollee's ability to later purchase an individual plan without health screening or a preexisting condition waiting period. To receive detailed information on conversion options under this plan, call Customer Service at 1-888-849-3681.

## Appeals of Determinations of PEBB Eligibility

Any retiree, surviving dependent or dependent may appeal a decision about PEBB eligibility. Guidance on filing an appeal is in chapter 182-16 WAC (which governs PEBB appeals) and at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov).

## Relationship to Law and Regulations

The language of this Certificate of Coverage (COC) is based on the rules that administer the Health Care Authority's PEBB Program in Chapters 182-08, 182-12, 182-16 WAC. In the case of a conflict between the rules and the language describing eligibility and enrollment in this COC, the rules shall govern. This agreement between the Health Care Authority and the contracted vendor for benefits shall be interpreted, administered, and enforced according to the laws and regulations of the State of Washington, except as preempted by federal law.

## Customer Service

If you have questions about your PEBB retiree eligibility and benefit information, please contact the PEBB Program at 1-800-200-1004 or at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov). For questions about Medicare, please contact the Center for Medicare and Medicaid Services (CMS) at 1-800-MEDICARE or go to [www.medicare.gov](http://www.medicare.gov).

# General Provisions

## Relationship to Blue Cross and Blue Shield Association

The Washington State Health Care Authority (HCA) on behalf of itself and you expressly acknowledges its understanding that the agreement constitutes an agreement solely between the HCA and Regence BlueShield, which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans (the association), permitting Regence BlueShield to use the Blue Cross and Blue Shield service marks in the state of Washington, for those counties designated in the service area, and that Regence BlueShield is not contracting as the agent of the association. The HCA on behalf of itself and you further acknowledges and agrees that it has not entered into this agreement based upon representations by an person or entity other than Regence BlueShield and that no person or entity other than Regence BlueShield will be held accountable or liable to HCA or you for any of Regence BlueShield's obligations to the HCA or you created under this agreement. This paragraph will not create any additional obligations whatsoever on the part of Regence BlueShield other than those obligations created under other provisions of the agreement.

## Out-of-Area Services

Regence BlueShield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as “Inter-Plan Programs.” Whenever you obtain health care services outside of Regence’s service area, the

claims for these services may be processed through one of these Inter-Plan Programs, which include the BlueCard Program and may include negotiated National Account arrangements available between Regence and other Blue Cross and Blue Shield Licensees.

Typically, when accessing care outside the Regence’s service area, you will obtain care from health care providers that have a contractual agreement with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (“Host Blue”). In some instances, you may obtain care from non-network providers. Regence’s payment practices in both instances are described below.

## BlueCard Program

Under the BlueCard Program, when you access covered services within the geographic area served by a Host Blue, Regence will remain responsible for fulfilling contractual obligations. However, the Host Blue is responsible for contracting with and generally handling all interactions with its network providers.

Whenever you access covered services outside Regence’s service area and the claim is processed through the BlueCard Program, the amount you pay for covered services is calculated based on the lower of:

- ♦ The billed covered charges for your covered services; or
- ♦ The negotiated price that the Host Blue makes available to Regence.

Often, this “negotiated price” will be a simple discount that reflects an actual price that the Host Blue pays to your health care provider. Sometimes, it is an estimated price that takes

into account special arrangements with your health care provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of health care providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and average pricing, going forward, also take into account adjustments to correct for over- or underestimation of modifications of past pricing for the types of transaction modifications noted above. However, such adjustments will not affect the price Regence uses for your claim because they will not be applied retroactively to claims already paid.

Laws in a small number of states may require the Host Blue to add a surcharge to your calculation. If any state laws mandate other liability calculation methods, including a surcharge, Regence would then calculate your liability for any covered services according to applicable law.

## Negotiated National Account Arrangements

As an alternative to the BlueCard Program, your claims for covered services may be processed through a negotiated National Account arrangement with a Host Blue.

The amount you pay for covered services under this arrangement will be calculated based on the lower of either billed covered charges or negotiated price (refer to the description of negotiated price above) made available to Regence by the Host Blue.

## Non-Network Providers Outside Regence's Service Area

- ♦ **Member Liability Calculation.** When covered services are provided outside of Regence's Service Area by non-network providers, the amount you pay for such services will generally be based on either the Host Blue's non-network provider local payment or the pricing arrangements required by applicable state law. In these situations, you may be liable for the difference between the amount that the non-network provider bills and the payment Regence will make for the covered services as set forth in this paragraph.
- ♦ **Exceptions.** In certain situations, Regence may use other payment bases, such as billed covered charges, the payment Regence would make if the health care services had been obtained within Regence's service area, or a special negotiated payment, as permitted under Inter-Plan Programs Policies, to determine the amount Regence will pay for services rendered by non-network providers. In these situations, you may be liable for the difference between the amount that the non-network provider bills and the payment Regence will make for the covered services as set forth in this paragraph.

## Right to Receive and Release Needed Information

Regence may need certain facts about your health care coverage or services provided in order to process your claims correctly. Regence may get these facts from or give them to other organizations or persons without your consent. You must give Regence any facts necessary for processing of claims to get benefits under UMP CDHP.

## Right of Recovery

UMP CDHP has the right to a refund of incorrect payments. UMP CDHP may recover excess payment from any:

- ♦ Person that received an excess payment.
- ♦ Person on whose behalf an excess payment was made.
- ♦ Other issuers of payment.
- ♦ Other plans involved.

## Limitations on Liability

In all cases, you have the exclusive right to choose a health care provider. Since neither the Uniform Medical Plan (the plan) nor Regence BlueShield provides any health care services, neither can be held liable for any claim or damages connected with injuries you may suffer while receiving health services or supplies provided by professionals who are neither employees nor agents of the plan and Regence BlueShield. Neither Regence BlueShield nor the plan is responsible for the quality of health care you receive, except as provided by law.

In addition, Regence BlueShield will not be liable to any person or entity for the inability or failure to procure or provide the benefits of the plan by reason of epidemic, disaster or other cause or condition beyond Regence BlueShield's control.

## Governing Law and Discretionary Language

The Uniform Medical Plan (the plan) will be governed by and construed in accordance with the laws of the United States of America and by applicable laws of the state of Washington without regard to its conflict of law rules. The Washington State Health Care Authority

delegates discretion to Regence BlueShield for the purposes of paying benefits under this coverage only if it is determined that you are entitled to them and of interpreting the terms and conditions of the plan. Final determinations pursuant to this reservation of discretion do not prohibit or prevent a claimant from seeking judicial review of those determinations in federal court. The reservation of discretion made under this provision only establishes the scope of review that a court will apply when you seek judicial review of a determination of the entitlement to and payment of benefits or interpretation of the terms and conditions applicable to the plan. Regence BlueShield is not the plan administrator, but does provide claims administration under the plan, and the court will determine the level of discretion that it will accord determinations.

## No Waiver

The failure or refusal of either party to demand strict performance of the plan or to enforce any provision will not act as or be construed as a waiver of that party's right to later demand its performance or to enforce that provision. No provision of the plan will be considered waived unless such waiver is reduced to writing and signed by one of the Washington State Health Care Authority's authorized officers.



# Definitions

## ***Allowed Amount, Medical Services***

**Allowed amount** is the most the plan pays for a specific covered service or supply. The allowed amount is determined as follows:

- ♦ **For network providers** that are within the Regence service area and are not hospitals, the preferred provider organization contract with Regence BlueShield is the relevant contract that determines the allowed amount.
- ♦ **For network providers** that are outside the Regence Service Area and are not hospitals, the contract with another Blue Cross or Blue Shield organization in the BlueCard® program for its “Preferred Provider Organization (‘PPO’) network” is the relevant contract that determines the allowed amount.
- ♦ **For network hospitals** located in the Regence service area, Clark County, in Washington, or the Idaho counties of Latah or Nez Perce, a hospital contract with the Washington State Health Care Authority (HCA) is the relevant contract that determines the allowed amount.
- ♦ **For network hospitals** outside the Regence Service Area, Clark County, in Washington, and the Idaho counties of Latah and Nez Perce, the contract with another BlueCross or Blue Shield organization in the BlueCard® program for its “Preferred Provider Organization (‘PPO’) network” is the relevant contract that determines the allowed amount.
- ♦ **For non-network providers** (see definition on pages 106–107) within the Regence service area, the amount Regence has determined to be reasonable charges for covered services and supplies.

The allowed amount may be based upon the billed charges for some services, as determined by Regence or as otherwise required by law. Where, although it does not qualify as a network provider hereunder, one of these providers has a contract with Regence, the provider will accept the allowed amount as payment in full.

- ♦ **For non-network providers** (see definition on pages 106–107) accessed through the BlueCard Program, the allowed amount is the lower of the provider's billed charges and the amount that the other Blue plan identifies as the amount on which it would base a payment to that provider.

Under the BlueCard Program, when you access covered services within the geographic area served by a Host Blue, Regence will remain responsible for fulfilling contractual obligations. However, the Host Blue is responsible for contracting with and generally handling all interactions with its network providers.

Whenever you access covered services outside Regence's service area and the claim is processed through the BlueCard Program, the amount you pay for covered services is calculated based on the lower of:

- ♦ The billed covered charges for your covered services; or
- ♦ The negotiated price that the Host Blue makes available to Regence.

Often, this “negotiated price” will be a simple discount that reflects an actual price that the Host Blue pays to your health care provider. Sometimes, it is an estimated price that takes into account special arrangements with your health care provider or provider group that may include types of settlements, incentive



payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of health care providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and average pricing, going forward, also take into account adjustments to correct for over- or underestimation of modifications of past pricing for the types of transaction modifications noted above. However, such adjustments will not affect the price Regence uses for your claim because they will not be applied retroactively to claims already paid.

Laws in a small number of states may require the Host Blue to add a surcharge to your calculation. If any state laws mandate other liability calculation methods, including a surcharge, Regence would then calculate your liability for any covered services according to applicable law.

Charges in excess of the allowed amount are not reimbursable. For questions regarding the basis for determination of the allowed amount, please call Customer Service at 1-888-849-3681 (TTY 711).

### ***Allowed Amount, Prescription Drugs***

The allowed amount for prescription drugs is based on Washington State Rx Services' contractually agreed reimbursement, unless other contractual arrangements or terms apply. All covered prescription drug claims are paid based on this allowed amount.

### ***Ambulatory Surgery Center (ASC)***

An **ambulatory surgery center (ASC)** is a health care facility that specializes in providing surgery, pain management, and certain diagnostic services in an outpatient setting. ASC-qualified procedures are typically more complex than those done in a doctor's office but not so complex as to require an overnight

stay. Procedures commonly performed in these centers include colonoscopies, endoscopies, cataract surgery, orthopedic, and ENT (ear, nose, and throat) procedures. An ASC may also be known as an outpatient surgery center or same-day surgery center.

### ***Ancillary Charge***

The **ancillary charge** applies to brand-name drugs that have a generic equivalent (see page 102). The plan pays as if you had purchased the generic equivalent drug and you pay the rest of the cost. Specifically, you pay the generic coinsurance **plus** the difference in cost between the generic and the brand-name drugs. **NOTE:** This amount does not apply to either your deductible or out-of-pocket limit.

### ***Appeal***

See pages 66–71 for an explanation of appeals and how the process works.

### ***Authorized Representative***

In most cases, UMP CDHP must have written authorization to communicate with anyone but the enrollee (patient) except when the enrollee is under age 13: a parent or legal guardian may act as representative. Under some circumstances, written authorization is necessary when the enrollee is age 13 to 17.

You may choose to authorize a representative to:

- ◆ Talk to UMP CDHP about claims or services.
- ◆ Share your protected health information.
- ◆ Handle an appeal on your behalf.

To designate an authorized representative, you must complete an *Authorization to Disclose Protected Health Information* form, available by calling Customer Service at 1-888-849-3681 or through **www.myRegence.com**. Send the form to the address on the form. UMP CDHP

cannot share information or proceed with an appeal until we receive the completed form.

On the form, you must specify:

- ♦ What information may be disclosed;
- ♦ The purpose of the disclosure (for example, handling an appeal on your behalf); and
- ♦ Who is designated to receive or release the information.

### ***Brand-Name Drug***

A **brand-name drug** is a drug sold under the proprietary name or trade name selected by the manufacturer.

### ***Calendar Year***

A **calendar year** is January 1 through December 31.

### ***Chemical Dependency***

**Chemical dependency** is an illness characterized by a physiological or psychological dependency on a controlled substance or alcohol.

### ***Coinsurance***

**Coinsurance** is the percentage of the allowed amount you must pay the provider on claims for which the plan pays less than 100% of the allowed amount. This includes most medical services and prescription drugs.

### ***Coordination of Benefits***

For members covered by more than one health plan, **coordination of benefits** is the method the plan uses to determine which plan pays first, which pays second, and the amount paid by each plan. Please see description and examples in “If You Have Other Medical Coverage” on pages 50–54.

### ***Cost Share***

**Cost share** means the amount you pay for a service, supply, or drug. This may be a deductible (page 6), coinsurance (page 7), or amounts not covered by the plan.

### ***Custodial Care***

**Custodial care** is care primarily to assist in activities of daily living, including institutional care primarily to support self-care and provide room and board. Custodial care includes, but is not limited to, help in walking, getting into and out of bed, bathing, dressing, feeding and preparing special diets, and supervising medications that are ordinarily self-administered.

### ***Deductible***

The deductible is a dollar amount you must pay each calendar year for health care expenses before the plan starts covering services. For one person on an account, the annual deductible is \$1,400; if there is more than one person, the deductible is \$2,800 and applies to all persons collectively. Only expenses covered by the plan count toward your deductible. For example, if you receive LASIK surgery (see 23 on page 46), the plan does not apply this payment to your deductible. Some services are exempt from this deductible (see the “Summary of Benefits” on pages 9–13).

### ***Dependent***

A **dependent** is a spouse, qualified or Washington State-registered domestic partner, child, or other family member covered by the plan under the subscriber’s account (see “Eligible Dependents” on pages 76–77 and pages 85–86).

### ***Developmental Delay***

**Developmental delay** is a significant lag in reaching developmental milestones as expected during infancy and early childhood. The cause may be present at birth or acquired after birth from a disease or disorder of the body, an injury, a disorder of the mind or emotions, or harmful effects of the surrounding environment. Only a physician or other provider can diagnose a developmental delay.

## ***Domestic Partner***

For the purposes of this *Certificate of Coverage*, a **domestic partner** is a person who:

- ♦ Is part of a Washington State-registered domestic partnership (see criteria stated in RCW 26.60.30) as of January 1, 2010; **or**
- ♦ Was enrolled as a qualified domestic partner in a PEBB health plan before January 1, 2010, and continues to meet the criteria under which he or she was enrolled.

## ***Durable Medical Equipment***

**Durable medical equipment** is:

- ♦ Designed for prolonged use.
- ♦ For a specific therapeutic or clinical purpose, or to assist in the treatment of an injury or illness.
- ♦ Medically necessary (meeting all plan medical necessity criteria).
- ♦ Primarily and customarily used only for a medical purpose.

See exclusion 20 on page 46 for examples of durable medical equipment that are not covered.

## ***Emergency***

See “Medical Emergency.”

## ***Endorsing Prescriber***

An **endorsing prescriber** is a provider who has endorsed the Washington Preferred Drug List and has agreed to allow “therapeutic interchange” (see pages 37–38) of a preferred drug for a nonpreferred one in the same drug class.

## ***Enrollee***

An **enrollee** is an employee, retiree, former employee, or dependent enrolled in this plan (see also “Member,” “Subscriber,” and “Dependent”).

## ***Experimental or Investigational***

**Experimental or investigational** means a service, supply, or drug that the plan has classified as investigational. The plan will review scientific evidence from well-designed clinical studies found in peer-reviewed medical literature, if available, and information obtained from the treating provider regarding the service, supply, or drug to determine if it is investigational. A service, supply, or drug not meeting all of the following criteria is, in the plan's judgment, investigational if:

- ♦ A medication or device, the health intervention must have final approval from the United States Food and Drug Administration as being safe and efficacious for general marketing. However, if a medication is prescribed for other than its FDA-approved use and is recognized as “effective” for the use for which it is being prescribed, benefits for that use will not be excluded. To be considered “effective” for other than its FDA-approved use, a medication must be so recognized in one of the standard reference compendia (see definition on page 111) or, if not, then in a majority of relevant peer-reviewed medical literature (see definition on page 108); or by the United States Secretary of Health and Human Services.
- ♦ The scientific evidence must permit conclusions concerning the effect of the service, supply, or drug on health outcomes, which include the disease process, injury or illness, length of life, ability to function, and quality of life.
- ♦ The service, supply, or drug must improve net health outcome.
- ♦ The scientific evidence must show that the service, supply, or drug is as beneficial as any established alternatives.
- ♦ The improvement must be attainable outside the laboratory or clinical research setting.

When the plan receives a claim or request for preauthorization that includes all information

necessary to make a decision, you will be informed within 20 business days if the service, supply, or drug is considered experimental or investigational. To determine the necessary documentation, call Customer Service at 1-888-849-3681 (TTY 711). You may have the right to an expedited appeal; see pages 68–69 for that process.

### ***Explanation of Benefits (EOB)***

An **Explanation of Benefits (EOB)** is a detailed account of each claim processed by the plan, which is sent to you to notify you of claim payment or denial. You can also get this online at **www.myRegence.com**, or call Customer Service to request a copy of an EOB (you will need to provide identifying information).

### ***Family***

**Family** is defined as all eligible family members (subscriber and dependents) who are enrolled on a single account.

### ***Fee Schedule***

A **fee schedule** is a list of the plan's maximum payment amounts for specific services or supplies. Network providers have agreed to accept these fees as payment in full for services to enrollees. See "Allowed Amount, Medical Services" on pages 98–99 for more details.

### ***Formulary***

See "What Drugs are Covered? The *UMP Preferred Drug List*" on page 31.

### ***Generic Drug***

A **generic drug** is a drug with the same active ingredient(s), but not necessarily the same inactive ingredients, as a brand-name drug that is no longer protected by a commercial patent. A generic drug is therapeutically equivalent to the brand-name drug, which means it works like the brand-name drug in dosage, strength, performance, and use. All generic drugs sold in the United States must be reviewed and approved by the U.S. Food and Drug

Administration, and meet the same quality and safety standards as brand-name drugs.

### ***Generic Equivalent***

A **generic equivalent** is a generic drug that has the same active ingredients as its brand-name counterpart. For a generic drug to be considered "equivalent," it has to be approved by the FDA as being interchangeable with that brand-name drug. Under Washington State law, the pharmacist is required to dispense a generic equivalent in place of a brand-name drug, unless your provider objects. (See "Can the Pharmacist Substitute One Drug for Another?" on page 37 for how this works.)

### ***Grievance***

A **grievance** is also called a complaint; see pages 66–71 for details on how these are handled.

### ***Health Care Authority (HCA)***

The **Health Care Authority** is the Washington State agency that administers the Uniform Medical Plan (UMP Classic and UMP CDHP) in addition to the following health care programs: Basic Health, Prescription Drug Program, Public Employees Benefits Board (PEBB) Program, Medicaid, and Washington Health Program.

### ***Health Intervention***

**Health intervention** is a medication, service, or supply provided to prevent, diagnose, detect, treat, or palliate the following: disease, illness, injury, genetic or congenital anomaly, pregnancy or biological or psychological condition that lies outside the range of normal, age-appropriate human variation; or to maintain or restore functional ability. A health intervention is defined not only by the intervention itself, but also by the medical condition and patient indications for which it is being applied. A health intervention is considered to be new if it is not yet in widespread use for the medical condition and the patient indications being considered.

## Health Savings Account (HSA)

A **Health Savings Account (HSA)** is a tax-advantaged spending and savings account that can be used to pay for qualified medical expenses. IRS rules govern who can have an HSA and how the funds can be spent. The HSA is funded by pre-tax contributions from you, your employer, or both. In 2012, the maximum set by the IRS for an individual is \$3,100, and the maximum contribution for family coverage is \$6,250. You can save this much even if your health plan deductible is lower. The rates are subject to change every year, adjusted for inflation.

## Home Health Agency

A **home health agency** is an agency or organization that provides a program of home health care practicing within the scope of its license as a provider of home health services and is Medicare-certified, accredited by the Joint Commission on Accreditation of Healthcare Organizations, or a network provider.

## Hospice

**Hospice** is services provided by a state-licensed hospice program in the home or in a hospice facility to terminally ill patients. Services include pain relief care and support services that address the needs of terminally ill patients and their families without intent to cure.

## Hospital

A **hospital** is an institution accredited under the Hospital Accreditation Program of the Joint Commission on Accreditation of Healthcare Organizations and licensed by the state where it's located. Any exception to this must be approved by the plan.

The term hospital **does not** include a convalescent nursing home or institution (or a part of one) that:

- ♦ Furnishes primarily domiciliary or custodial care.

- ♦ Is operated as a school.
- ♦ Is used principally as a convalescent facility, rest facility, nursing facility, or facility for the aged.

## Inpatient Stay

**Inpatient stay:** From when you are admitted to a hospital or other medical facility, until you are discharged from that facility.

## IRO

Independent Review Organization (see page 70).

## Limited Benefit

A **limited benefit** is a benefit that is limited to a certain number of visits or a maximum dollar amount. The limit applies to these benefits even if the provider prescribes additional visits and even if the visits are medically necessary. The plan does not make exceptions to benefit limits.

For benefits limited to a certain number of visits, any visits that are applied to your deductible (see page 6) also count against your annual visit or dollar limit. In addition, visits that are paid by another health plan that is primary apply to the plan limit. For example, if your primary plan applies your first six massage therapy sessions to your deductible, you may receive coverage for 10 more sessions in that calendar year, for a total of 16 visits (the visit maximum for massage therapy). **Note:** These limits apply *per enrollee*.

Services are counted against a limited benefit according to the type of service, not the provider type. When a provider practicing within the scope of his/her license provides services coded under a limited benefit (for example, spinal manipulation or physical therapy), those services will be counted against the benefit regardless of the provider type. In addition, if more than one type of limited benefit service is provided during a single visit, the



services will count against all of the limited benefits. For example, if both manipulation and physical therapy codes are billed for a visit, that visit will count against both the spinal and extremity manipulation and physical therapy benefits.

### **Maintenance Therapy**

**Maintenance therapy** is a health intervention after the patient has reached maximum rehabilitation potential or functional level and has shown no significant improvement for one to two weeks, and instruction in the maintenance program has been completed.

### **Medical**

**Medical** generally refers to all plan benefits and services other than those covered under preventive care and prescription drug benefits (except as the term is used in the eligibility sections of this *Certificate of Coverage*).

### **Medical Benefit**

**Medical benefit** refers to services subject to the deductible and coinsurance. See pages 6–7 for a description of how this works.

### **Medical Emergency**

A **medical emergency** means a medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) so that a prudent layperson who has an average knowledge of medicine and health would reasonably expect the absence of immediate medical attention at a hospital emergency room to result in any one of the following:

- ♦ Placing the person's health, or with respect to a pregnant female, her health or the health of her unborn child, in serious jeopardy;
- ♦ Serious impairment to bodily functions; or
- ♦ Serious dysfunction of any bodily organ or part.

## **Medically Necessary Services, Supplies, Drugs, or Interventions**



**ALERT!** The provider or patient must provide documentation demonstrating medical necessity when requested by the plan, or services may be denied as not medically necessary.

**Medically Necessary or Medical Necessity** means health care services, supplies, or interventions that a treating licensed health care provider recommends and all of the following conditions are met:

1. The purpose of the service, supply, intervention, or drug is to treat or diagnose a medical condition.
2. It is the appropriate level of service, supply, or intervention, or drug dose considering the potential benefits and harm to the patient.
3. The level of service, supply, intervention, or drug dose is known to be effective in improving health outcomes.
4. The level of service, supply, intervention, or drug recommended for this condition is cost-effective compared to alternative interventions, including no intervention.

The fact that a physician or other provider prescribes, orders, recommends, or approves a service or supply, drug, or drug dose does not, in itself, make it medically necessary.

The plan may require proof that services, interventions, supplies, or drugs, including court-ordered care are medically necessary. No benefits will be provided if the proof isn't received or isn't acceptable, or if the service, supply, drug, or drug dose is not medically necessary. Claims processing may be delayed if proof of medical necessity is required but not provided by the health service provider.

The plan uses scientific evidence from peer-reviewed medical literature to determine effectiveness for services and interventions, not yet in widespread use for the medical



condition and patient indications being considered. Under state law, UMP CDHP must follow coverage decisions made by the Health Technology Clinical Committee regarding coverage of services or interventions (see page 14). For other services, interventions, or supplies the plan first uses scientific evidence, then professional standards, then expert opinion to determine effectiveness. “Effective” means that the drug, drug dose, intervention, supply, or level of service can reasonably be expected to produce the intended results and to have expected benefits that outweigh potential harmful effects. The scientific evidence should be considered first and, to the greatest extent possible, should be the basis for determining medical necessity. If no scientific evidence is available, professional standards of care should be considered. If professional standards of care do not exist, or are outdated or contradictory, decisions about interventions should be based on expert opinion. Giving priority to scientific evidence does not mean that the plan should deny coverage of interventions in the absence of conclusive scientific evidence. Interventions can meet the plan’s definition of medical necessity in the absence of scientific evidence if there is a strong conviction of effectiveness and benefit expressed through up-to-date and consistent professional standards of care, or, in the absence of such standards, convincing expert opinion.

A level of service, supply, drug, or intervention is considered “cost effective” if the benefits and harms relative to the costs represent an economically efficient use of resources for the patients with this condition. The plan applies this criterion based on the characteristics of the individual patient. Cost-effective does not necessarily mean the lowest price.

Preventive services not covered by the plan’s preventive care benefit will still be covered under the medical benefit if medically necessary.

A “health intervention” is an item or service delivered or undertaken primarily to treat (that is prevent, diagnose, detect, treat, or palliate) a medical condition (such as a disease, illness, injury, genetic or congenital defect, pregnancy, or a biological or psychological condition that lies outside the range of normal, age-appropriate human variation) or to maintain or restore functional ability. For purposes of this definition of “medical necessity” the plan does not consider a health intervention separately from the medical condition and patient indications it is applied to.

“Treating provider” means a licensed health care provider who has personally evaluated the patient.

“Health outcomes” are results that affect health status as measured by the length or quality (primarily as perceived by the patient) of a person’s life.

Scientific evidence consists primarily of controlled clinical trials that either directly or indirectly demonstrate the effect of the intervention on health outcomes. If controlled clinical trials are not available, observational studies that demonstrate a causal relationship between the intervention and health outcomes can be used. Partially controlled observational studies and uncontrolled clinical series may be suggestive, but do not by themselves demonstrate a causal relationship unless the magnitude of the effect observed exceeds anything that could be explained either by the natural history of the medical condition or potential experimental biases.

Interventions for which clinical trials have not been conducted because of epidemiological reasons (that is, rare or new diseases or orphan populations) shall be evaluated on the basis of professional standards of care or expert opinion.

## Member

A **member** is an employee, retiree, former employee, or dependent enrolled in the plan (see also “Enrollee”).

## Network Provider(s)

A **network professional provider** is a provider:

- ♦ In the Regence Service Area and contracted as part of Regence BlueShield’s preferred provider organization network; or
- ♦ Outside the Regence Service Area and contracted with another Blue Cross or Blue Shield organization in the BlueCard® program (designated as a Provider in the “Preferred Provider Organization (“PPO”) Network”) to provide services and supplies to plan members.

A **network hospital** is one that is:

- ♦ In the Regence Service Area, Clark County in Washington, or the Idaho counties of Latah or Nez Perce and is contracted with the Washington State Health Care Authority; or
- ♦ Outside the Regence Service Area and contracted with another Blue Cross or Blue Shield organization in the BlueCard® program (designated as a Provider in the “Preferred Provider Organization (“PPO”) Network”) to provide services and supplies to plan members.

## Network Vaccination Pharmacy

A **network vaccination pharmacy** is a pharmacy that contracts with Washington State Rx Services to give immunizations to plan enrollees at the network rate. You can find out which pharmacies are contracted at [www.ump.hca.wa.gov](http://www.ump.hca.wa.gov) or by calling Washington State Rx Services at 1-888-361-1611.

## Noncovered Services

**Noncovered services** refers to any service that is not covered by the plan. Some services may be medically necessary, yet still are not covered. See “What the Plan Doesn’t Cover” on pages 45–49 and “Guidelines for Drugs Not Covered” on page 40 for details.

## Nonduplication of Benefits

**Nonduplication of benefits** is how UMP CDHP coordinates benefits when UMP CDHP is your secondary coverage (see definition on page 110). When another plan is primary (pays first), that plan pays their normal benefit. UMP CDHP then pays up to the amount we would have paid if UMP CDHP had been the primary plan. If the primary plan pays as much or more than the normal UMP CDHP benefit, UMP CDHP pays nothing. UMP CDHP does not pay the rest of the allowed amount.

**Example** (*this is an example only, and may not apply to your specific situation*)

Plan	Allowed amount	Plan's normal benefit	Paid by plan
Plan A (primary)	\$100	\$85	\$85
UMP CDHP (secondary)	\$100	\$85	0
<b>You pay:</b>			\$15

## Non-Network Provider(s)

A **non-network provider** is a health care provider who or that:

- ♦ Is not a hospital and is:
  - in the Regence Service Area, but is not contracted as part of Regence BlueShield’s preferred provider organization network; or
  - outside the Regence Service Area, but is not contracted with another Blue Cross or Blue Shield organization in the BlueCard® program (designated as a Provider in the “Preferred Provider Organization

(“PPO”) Network”) to provide services and supplies to plan members; or

- ♦ Is a hospital in the Regence Service Area, Clark County in Washington, or the Idaho counties of Latah or Nez Perce that is not contracted with the Washington State Health Care Authority (whether or not it is contracted with Regence BlueShield or any Regence BlueShield affiliate); or.
- ♦ Is a hospital outside the Regence Service Area, Clark County in Washington, and the Idaho counties of Latah and Nez Perce that is not contracted with another Blue Cross or Blue Shield organization in the BlueCard® program (designated as a Provider in the “Preferred Provider Organization (PPO”) Network”) to provide services and supplies to plan members.

### **Nonpreferred Drug**

A **nonpreferred drug** is a prescription drug designated as nonpreferred in the *UMP Preferred Drug List* (see page 31).

### **Normal Benefit**

The plan’s **normal benefit** is the dollar amount of the benefit the plan would normally pay if no other health plan had the primary responsibility to pay the claim.

### **Occupational Injury or Illness**

An **occupational injury or illness** is one resulting from work for pay or profit.

### **Open Enrollment Period**

**Open enrollment** is a period defined by the HCA when you have the opportunity to change to another health plan offered by the PEBB Program for an effective date beginning January 1 of the following year.

### **Orthognathic Surgery**

**Orthognathic surgery** is surgery to correct conditions of the jaw and face related to structure, growth, sleep apnea, TMJ disorders, or to correct orthodontic problems that cannot be easily treated with braces.

### **Out-of-Pocket Limit**

The **out-of-pocket limit** is the maximum total amount you pay to your providers for covered services and prescription drugs during a calendar year. The limit is \$4,200 for one person on an account, or \$8,400 if there is more than one person on an account. Once you have reached this limit, the plan pays 100% of the allowed amount for covered services from network providers for the rest of the calendar year. See pages 7–8 for what does and doesn’t count toward this limit. **Note:** Your deductible (\$1,400 or \$2,800) does count toward this limit.

### **Over-the-Counter Alternative**

An **over-the-counter alternative** drug is an over-the-counter drug with similar safety, efficacy, and ingredients as a prescription drug.

### **Over-the-Counter Drugs**

**Over-the-counter drugs** are medications you can get without a prescription.

### **Over-the-Counter Equivalent**

An **over-the-counter equivalent** is an over-the-counter drug that has identical active ingredients and strengths as a prescription drug or product in a comparable dosage form.

### **P&T Committee**

See “**Pharmacy & Therapeutics Committee.**”

## **PEBB**

The **Public Employees Benefits Board** is a group of representatives, appointed by the governor, that establishes the terms and conditions of eligibility and benefits for public employees, as defined by Washington State law RCW 41.05.011.

## **PEBB Plan**

A **PEBB plan** is one of several insurance plans, including the Uniform Medical Plan (UMP CDHP and UMP Classic), offered through the Public Employees Benefits Board (PEBB) Program to public employees, former employees, retirees, and their dependents. Benefits and eligibility are designed by the PEBB and administered by the Health Care Authority (HCA) as part of a comprehensive benefits package.

## **PEBB Program**

The **PEBB Program** is the Washington State Health Care Authority program that administers PEBB benefit eligibility and enrollment.

## **Peer-Reviewed Medical Literature**

**Peer-reviewed medical literature** is scientific studies printed in journals or other publications in which original manuscripts are published only after being critically reviewed for scientific accuracy, validity, and reliability by unbiased independent experts. Peer-reviewed medical literature, for example, does not include information from health-related websites or in-house publications of pharmaceutical manufacturers.

## **Pharmacy & Therapeutics (P&T) Committee**

**Pharmacy & Therapeutics Committee:** A group of providers and other health care professionals that review and determine how prescription drugs are covered (see page 32).

## **Plan**

**Plan** as referred to in this document means the UMP Consumer-Directed Health Plan (UMP CDHP) with a Health Savings Account, a self-funded PPO plan offered by the PEBB Program. In the eligibility sections (pages 75–94), “plan” refers to any PEBB-sponsored plan. In the “If You Have Other Medical Coverage” section on pages 50–54, “plan” may mean any health insurance coverage.

## **Post-Service**

**Post-Service** means any claim for benefits under the plan that is not considered pre-service (see page 109).

## **PPO**

A **Preferred Provider Organization (PPO)** is a health plan that has a network of providers who have agreed to provide services for the plan’s enrollees at discounted rates. Enrollees may self-refer to specialists. UMP CDHP is a PPO.

## **Preauthorization**

**Preauthorization** is approval by the plan for coverage of specific services, supplies, or drugs before they are provided to the member. Preauthorization is not a guarantee of coverage. If you or your provider do not receive preauthorization for certain medical services or drugs, the claim may be denied. See “Preauthorization” on page 42 for a list of medical services that require preauthorization, and page 36 for information on drugs that must be preauthorized.

## **Preferred Drug**

A **preferred drug** is a prescription drug that is designated as preferred on the *UMP Preferred Drug List*.

## ***Preferred Drug List***

The **UMP Preferred Drug List** is a list available online that specifies how prescription drugs are covered by the plan. By using this list, you can find out if a drug is covered, if the drug must be ordered through the plan's specialty drug pharmacy, and whether the drug has any limitations (such as needing preauthorization or quantity limits; see pages 35–38).

The **UMP Preferred Drug List** is based on the Washington Preferred Drug List and recommendations by one of the Pharmacy & Therapeutics Committees that partner with Washington State Rx Services (see page 32 for more information).

If your drug is not listed, call Washington State Rx Services at 1-888-361-1611.

## ***Prenatal***

**Prenatal** means during pregnancy.

## ***Pre-Service***

**Pre-Service** means any claim for benefits under the plan which must be approved in advance, in whole or in part, in order for a benefit to be paid (see also Post-Service on page 108).

## ***Preventive Care***

In this Certificate of Coverage, **preventive care** means only those services designated with an A or B rating by the United States Preventive Services Task Force (USPSTF), or immunizations as described on pages 27–27, when received from a professional provider or facility. Services covered under the preventive care benefit are not subject to the deductible. You pay nothing for preventive care services when received from a network provider. For preventive care services received from a non-network provider, you pay 40% of the plan's allowed amount, plus any amount the provider's charges exceed the allowed amount (see pages 98–99).

## ***Primary Payer***

The **primary payer** is the insurance plan that processes the claim first when a member has more than one group insurance plan covering the services.

## ***Professional Services***

**Professional services** means non-facility medical services performed by professional providers such as medical doctors, doctors of osteopathy, naturopathic physicians, and advanced registered nurse practitioners.

## ***Proof of Continuous Coverage***

**Proof of continuous coverage** refers to the Certificate of Creditable Coverage provided to the member by the member's health plan; or a letter from the member's employer on the employer's letterhead stating the time period the member and his or her dependent(s) were covered by the employer's health insurance.

## ***Provider***

A **provider** is an individual medical professional (such as a doctor or nurse), hospital, skilled nursing facility, pharmacy, program, equipment and supply vendor, or other facility, organization, or entity that provides care or bills for health care services or products.

## ***Provider Network(s)***

A **provider network** is providers who are contracted to provide health care services to plan members. These providers have agreed to see members under certain rules, including billing at contracted rates (see "Allowed Amount, Medical Services" on pages 98–99). Network providers for UMP CDHP members in 2012 consist of Regence BlueShield preferred providers and Blue Cross and Blue Shield plan providers in the BlueCard® program designated as preferred providers, and hospitals contracted with the Health Care Authority.



### ***Qualified Medical Expense***

A **qualified medical expense** is a cost payable through a Health Savings Account, without paying income tax or tax penalties. IRS publication 502 lists the specific types of services and supplies that qualify. You may also access a list at [www.healthequity.com/pebb](http://www.healthequity.com/pebb).

### ***Quantity Limit***

A **quantity limit** is a limit on how much of a particular drug you can get for a specific time period (days' supply).

### ***Regence Service Area***

The **Regence Service Area** means the Washington counties of Clallam, Columbia, Cowlitz, Grays Harbor, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Yakima, Wahkiakum, Walla Walla, Whatcom, and any other areas designated by Regence. Please check the website [www.myRegence.com](http://www.myRegence.com) for up-to-date information.

### ***Respite Care***

**Respite care** is continuous care for a homebound hospice patient of more than four hours a day to provide family members temporary relief from caring for the patient.

### ***Routine***

**Routine** services are those provided as preventive, not as a result of an injury or illness. In the case of immunizations, routine refers to immunizations included on the Centers for Disease Control and Prevention (CDC) schedules (see page 27).

### ***Scientific Evidence***

Scientific evidence means scientific studies published in or accepted for publication by medical journals that meet nationally recognized requirements for scientific manuscripts

and that submit most of their published articles for review by experts who are not part of the editorial staff; or findings, studies, or research conducted by or under the auspices of federal government agencies and nationally recognized federal research institutes. However, scientific evidence shall not include published peer-reviewed literature sponsored to a significant extent by a pharmaceutical manufacturing company or medical device manufacturer or a single study without other supportable studies.

### ***Screening***

**Screening** refers to services performed to prevent or detect illness in the absence of disease or symptoms.

### ***Secondary Coverage***

When you are covered by more than one health plan, you have **secondary coverage** that may pay a part or the rest of a provider's bill after your primary payer has paid. See "If You Have Other Medical Coverage" starting on page 50 for more information on how this plan coordinates benefits.

### ***Skilled Nursing Facility***

A **skilled nursing facility** is an institution, or part of an institution, that provides skilled nursing care 24 hours a day and is classified as a skilled nursing facility by Medicare. Medicaid-eligible, long-term care facilities are not necessarily skilled nursing facilities.

### ***Specialty Drugs***

**Specialty drugs** are high-cost injectable, infused, oral, or inhaled drugs that generally require special storage or handling and close monitoring of the patient's drug therapy (including a few products, such as intrauterine devices [IUDs]). Specialty drugs are identified on the *UMP Preferred Drug List*. See page 36 for information on how specialty drug prescriptions are handled.



## Standard Reference Compendium

**Standard reference compendium** refers to any of these sources:

- ♦ *The American Hospital Formulary Service Drug Information*
- ♦ *The American Medical Association Drug Evaluation*
- ♦ *The United States Pharmacopoeia Drug Information*
- ♦ Other authoritative compendia as identified from time to time by the U.S. Secretary of Health and Human Services

## Subscriber

**Subscriber** is the individual or family member who is the primary certificate holder and plan member.

## Substance Abuse Treatment Facility

A **substance abuse treatment facility** is an institution, or part of an institution, that specifically treats alcoholism or drug addiction and meets all of these criteria:

- ♦ Is licensed by the state.
- ♦ Keeps adequate patient records that contain course of treatment, progress, discharge summary, and follow-up programs.
- ♦ Provides services, for a fee, to persons receiving alcoholism or drug addiction treatment including room and board as well as 24-hour nursing.
- ♦ Performs the services under full-time supervision of a physician or registered nurse.
- ♦ Certified by the Washington State Division of Alcohol and Substance Abuse (DASA).

## Therapeutic Alternative

A **therapeutic alternative** is a drug that isn't chemically identical to a nonpreferred drug, but has similar effects when given in therapeutically equivalent doses.

## Therapeutic Equivalent

A **therapeutic equivalent** is a drug that is chemically identical to a nonpreferred drug and is expected to have the same efficacy and toxicity when given in the same doses.

## Therapeutic Interchange

**Therapeutic interchange** is substitution of a nonpreferred drug by a pharmacist with a preferred drug that is a therapeutic alternative or equivalent, with the endorsing provider's permission (see pages 37–38).

## TIP

**TIP:** To learn more about therapeutic interchange, see “Therapeutic Interchange Program” on pages 37–38.

## Tobacco Cessation Services

**Tobacco cessation services** are provided for the purpose of quitting tobacco use, usually cigarette smoking. Only the *Quit for Life* program is covered by the plan. See page 28 for more information.

## UMP Consumer-Directed Health Plan (UMP CDHP)

The **UMP Consumer-Directed Health Plan (UMP CDHP)** is a self-insured health plan offered through the Public Employees Benefits Board (PEBB) Program and managed by the Health Care Authority. It features a tax-advantaged Health Savings Account.

# Index

## A

Acupuncture, **14**, **56**  
 Address changes, inside front cover, **59**, **78**, **88**  
 Air conditioners, 46  
 Alcohol abuse, 10, **16**, 42, 43, 47, **56**, 100, 111  
 Allergy testing, 18  
 Allowed amount, medical, 5, 7, 47, **56**, **98–99**, 100  
 Allowed amount, drugs, 34, 47, 62, 68, **99**  
 Ambulance, 10, **14–15**, 45, 49, 60  
 Ancillary charge, 6, 8, 12, 31, **32**, 33, 36, 38, 45, 62, 69, 99  
 Annual physical (exam), **26**, **56**  
 Appeals, **66–71**, 84, 94  
 Arch supports, 46

## Artificial

*Eyes*, 19  
*Hearts*, 42  
*Limbs*, 19  
*Insemination*, 47  
*Intervertebral disc surgery*, 42

Autism, **15**, 25

## B

Bariatric surgery (see also *Obesity*), **15**, 42, 45, 47, 49  
 Behavioral programs, 47  
 Biofeedback, **16**, 42  
 Birth control, **20**, 39  
 BlueCard Program, **3–4**, 95–96, 98, 106, 109  
 Bone growth (osteogenic) stimulators, 19, **42**  
 Brand-name drug, 29, 32, 37, 39, **100**, 102  
**Breast** See also *Mammograms*  
     *Prostheses*, 19, 23  
     *Pumps*, 45  
     *Reconstruction*, 23

## C

Cardioverter device, 42  
 Carotid Intima Media Thickness testing, 18  
 Case Management, 44  
 Changing medical plans, 77–78, 79–81, 89–91  
 Chemical dependency treatment, 10, **16**, 42, 43, 47, **56**, 100, 111  
 Chiropractic services, 13, **28**, 47  
 Circumcision, 45  
 Claim forms, 60, 62  
 Claims (medical) submitting, 60–61  
 Claims (prescription drugs) submitting, 61–62  
 COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985), 51, 75, **83**, 87, **93**  
 Coinsurance, 4–5, **7–8**, 9–13, **32**, 34–35, **59**, 62, 100  
 Colonoscopy, 18, **26**  
 Complaints, 41, **66–71**, 102  
 Complications, 20, 23, 24, **45**, 47  
 Compounded prescription drugs, 40  
 Computed Tomographic Angiography, 42  
 Computed Tomographic Colonography, 18  
 Confidentiality, 63–65  
 Consumer-directed health plan, 1, 2, 50, **75**, 110  
 Contact lenses, 13, **30**, 60  
 Continuous coverage, proof of, 109  
 Continuous glucose monitors, 18, 42  
 Continuous Positive Airway Pressure (CPAP) devices, 19  
 Contraceptives, **20**, 39  
 Conversion plans, 84, 94  
 Coordination of benefits (COB), 40, **50–54**, **55**, 100, 106  
 Cornea transplants, 29  
 Cosmetic services, 40, 42, **45**  
 Counseling, 12, **23**, 28, 43, 47, **56**  
 Court-ordered care, 45  
 Covered provider types, 5, 47  
 CPAP (Continuous Positive Airway Pressure) devices, 19  
 Creditable coverage, 89, **92**, **109**  
 Custodial care, 27, 45, 48, **100**

When more than one number is listed, the page number in **bold** provides the most detailed information.  
 Numbers in **blue** indicate information specific to Medicare enrollees.

## D

Day (outpatient) surgery *See* **Surgery**  
Deductible, **6**, 7, 10–13, 14–30, 33, 34, 38, 52, **55**,  
**59**, 62, 68, 100

### Deferring coverage

Employees, 77  
Medicare, **82**  
Retiree, 85, **87**, 88–89

Dental services, **16–17**, 28, 39, 45

Dependent, 25, 51, 75, 76–77, 78, 85–86, 88, **100**

### Dependents of employees

Disenrolling, 78  
Eligible, 76–77  
Enrolling, 25, 77–79

### Dependents of retirees

Disenrolling, 88  
Eligible, 85–86  
Enrolling, 87–90  
Surviving, 85

Developmental delay, 25, **100**

Diabetes, diabetic, **17–18**, 19, 39, 52–53

Diagnostic tests, 10, 11, **18**, 22, 29

Dialysis, 18

Diet programs, 46

Dietary supplements, 40, 45

Discography, 42

Domestic partner, 76, 86, 90, **101**

### Drugs

Allowed amount, 34, 47, 62, 68, **99**  
Ancillary charge, 6, 8, 12, 31, **32**, 33, 36, 38, 45,  
62, 69, 99  
Brand-name, 29, 32, 37, 39, **100**, 102  
Compounded, 40  
Contraceptive, **20**, 39  
Cosmetic, 40, 45  
Covered, 39  
Diabetic, **17–18**, 39  
Generic drug, 32, 35, 36, **37**, 102  
Generic equivalent, 31–32, 37, 99, **102**  
Homeopathic, **40**, 45  
If coverage is denied, 38–39  
Infertility, 20, 40, 47  
Injectable, 17–18, **36–37**, 42, 110

### Drugs (continued)

Limits on coverage, 35–38  
Lost or stolen, 38, **47**  
Medicare coverage, **57–59**  
Not covered, **40**, 45–49  
Not covered under medical, 40  
Over-the-counter, 35, **39–40**, 45, 107  
Preauthorization, **36**, 47  
Preventive, covered as, 40  
Purchased outside the U.S., 35  
Quantity limit, 36, 110  
Refill too soon, 38  
Specialty, **36–37**, 110  
Step therapy, 37  
Substituting prescription, **37–38**, 111  
Therapeutic alternative, **37–38**, 111  
Therapeutic equivalent, 38, **111**  
Therapeutic Interchange Program (TIP), **37–38**,  
111  
Travel overrides, 38  
UMP Preferred Drug List, 28, **31**, 35–38, 109  
Weight-loss, **40**, 49

Durable medical equipment, 10, **18–19**, 34, 46, 47,  
101

## E

Ears, diseases and disorders (see also *Hearing*), 20

### Eligibility

Employees, 75  
Dependents of employees, 76–77  
Retirees, 85  
Dependents of retirees, 85–86

Email, 46

Emergency, 10, 14–15, 19–20, **104**

Emergency room, 10, **19–20**

Enrolling in Medicare, **82**, **91–92**

Erectile dysfunction, 46

E-visits, 46

Exclusions, 45–49

Exercise equipment, 46, 49

Expedited appeals, 38–39, **68–69**

Experimental services, 42, 46, 67, 69, **101**

Explanation of Benefits (EOB), 7, **102**

## E (continued)

### Eye

- Artificial, 19
- Diseases/disorders of, 29, 46, 47
- Exams, routine care, 13, 30, 56
- Eyeglasses and contact lenses, 13, 30, 56, 60

## F

- FAI, 46
- Family planning services, 20, 47
- Femoroacetabular Impingement Syndrome (FAI), 46
- Fee schedule, 102
- Flu vaccine, 27
- Follow-up care, noncovered bariatric surgery, 45
- Food supplements, 40, 45
- Foot care, 46
- Foreign mail-order pharmacies, 34, 35, 46
- Formula, infant, 45
- Formulary, 31

## G

- Gender reassignment, 48
- Generic drug, 32, 35, 36, 37, 102
- Generic equivalent, 31–32, 37, 99, 102
- Genetic counseling and testing, 20, 24
- Glasses (eye), 13, 30, 60
- Glucometers, 17, 39
- Gynecological care, 24, 26

## H

- HealthEquity, 1, 2, 7, 8, 50, 59, 75
- Health Savings Account (HSA), 1, 2, 8, 32, 50, 59, 75, 80, 90, 103
- Health Technology Clinical Committee, 14, 36, 42, 48
- Hearing** *See also Ears*
  - Aids, 20–21, 56
  - Exams, tests, 20, 56
  - Items not covered, 21
- Herbal supplements, 40, 45
- High-deductible health plan, 1, 2, 50, 75
- Hip resurfacing, 42
- Hip surgery, 46
- Home health care, 21, 46, 103

- Homeopathic drugs, 40, 45
- Hospice care, 11, 21, 103
- Hospital services, 11, 17, 19, 22, 43, 46, 56, 103
- Hyaluronic acid injections (viscosupplementation), 46
- Hyperbaric oxygen therapy, 42

## I

- Immunization(s), 13, 27, 46, 56, 106
- Implantable infusion pumps, 42
- Impotence, *See Erectile Dysfunction*
- Independent Review Organization (IRO), 70
- Infertility testing/treatment, 20, 40, 47
- Injectable drugs, 36, 40, 42, 110
- Inpatient admissions/services, 10–13, 16, 21, 22, 23, 24, 25, 27, 28, 43, 46, 47, 56, 103
- Insulin, 17–18, 19, 39
- Insulin pumps and related supplies, 19
- Intellectual disabilities, 76, 86
- Intensive outpatient treatment (chemical dependency or mental health services), 16, 23, 43
- Intensity modulated radiation therapy, 42
- Investigational services, 42, 46, 67, 69, 101–102
- In vitro fertilization, 46

## J

- Jaw surgery, 47, 48, 107

## K

- Knee arthroplasty, 42, 45
- Kidney failure *See Dialysis*
- Kidney transplants, 29
- Kyphoplasty, 48

## L

- Lab tests, 9, 10, 18, 24, 27, 29
- LASIK surgery, 29, 46
- Learning disabilities, 47
- Limited benefit, 6, 7, 14, 22–23, 25, 28, 103–104
- Lodging, 49
- Long-term acute care (LTAC) facility admissions, 42
- Lost or stolen**
  - Durable medical equipment, 19, 47
  - Prescription drugs, 38, 47
- Lumbar (spinal) fusion, 43

When more than one number is listed, the page number in **bold** provides the most detailed information. Numbers in blue indicate information specific to Medicare enrollees.

## M

Magnetic Resonance Imaging (MRI), 18, 47  
Mail-order pharmacies, 32, 33, **34**, 35, 38, 41, 53, **57**  
Mail-order pharmacies, foreign, 34, 35, **46**  
**Mammograms**  
    *Baseline*, 22  
    *Diagnostic*, 11, **22**  
    *Screening*, 11, **22**, 26  
Marriage, eligibility, 79, 81, 90  
Massage therapist(s), 11, **22–23**, 47, **56**  
Massage therapy, 11, **22–23**, 47, **56**  
Mastectomy, 23  
Medical, 104  
Medical benefit, 104  
Medical emergency, 104  
Medical foods, 45  
Medical necessity (medically necessary), 104–105  
**Medicare** (see *Medicare section on pages 55–59*)  
    *Assignment*, **56**, **57**  
    *Doctors who don't participate in*, 47, **57**  
    *Entitlement*, **82**, **91**  
    *"Opt out" (doctors)*, 47, **57**  
    *Part D*, **92**  
    *Parts A and B*, **82**, **85**, **91**  
    *Prescription drugs*, **57–59**  
    *Private contract*, 47, **57**  
Mental health, 12, **23–24**, 42, 43, 47, **56**  
Missed appointments, 47  
MRI (Magnetic Resonance Imaging), 18, 47  
MRIs, upright, 18, **47**

## N

Naturopaths, 12, **24**, 45, 56  
Network providers, 3–4, 5, 7, 9–13, 22, 23, 33–34, **56**, **57**, 106, 109  
Network vaccination pharmacy, **27**, 106  
Neurodevelopmental therapy, 12, **25–26**  
Newborn care, 12, 13, **24**  
Noncovered drugs, **40**, 46  
Noncovered provider types, 47  
Noncovered services, complications of, 45  
Nonduplication of benefits, 50, 52, 53, **106**

Non-network provider charges, 47  
Non-network providers, 4, 5, 6, 7, 8, 9–13, 19, 22, 26, 28, 34, 35, 47, 60, 61, 106  
Nonpreferred drug, **32**, 37–38, 107  
Normal benefit, 50, 52, **107**  
**Notification, list of services requiring** (page 43).  
    See also *Preauthorization*.  
        *Chemical dependency treatment*, 10, **16**, 43, 47, **56**, 100, 111  
        *Detoxification (chemical dependency)*, **16**, 43  
        *Inpatient hospital (facility) admissions*, 43  
        *Mental health services*, 12, **23**, 43, 47, **56**  
        *Partial hospitalization*, 16, 23, 43  
Nutrition therapy, 24

## O

### Obesity

*Diets, dietary programs*, 46  
    *Exercise equipment*, 46, 49  
    *Exercise programs*, 49  
    *Removal of excess skin*, 47, 49  
    *Surgery*, **15**, 42, 45, 47, 49  
    *Weight loss*, 40, 49  
Obstetric, 12, **24**  
Obstructive Sleep Apnea, 42  
Occupational injury or illness, **48**, 49, 54, 107  
Occupational therapy, 12, **25–26**, 43  
Office visits, 12, **25**  
Online account(s), 1, **59**, 64  
"Opt out" of Medicare, 47, **57**  
Organ donor, **29**  
Organ transplants, **29**, 43  
Orthognathic surgery, 47, 107  
Orthoptic therapy, **29**, 47  
Orthotics, 19, **47**  
Oscillatory chest compression devices, 42  
Osteopathic adjustments, 28  
Other insurance, **50–54**, **55–59**  
Out-of-country, 3–4, 15, 35, **56**  
Out-of-pocket limit, 7–8, 107  
Outpatient surgery See *Surgery*  
Outside the U.S., 3–4, 15, 35, **56**  
Over-the-counter drugs, 35, **39–40**, 45, 107

## P

Panniculectomy, 47  
Partial hospitalization (chemical dependency or mental health services), 16, 23, **43**  
PEBB, 1, 15, 25, **55**, **59**, 71, 75–84, 85–94, 107, **108**  
**Pharmacies**  
    Foreign, 34, 35, **46**  
    Internet, **34**, 35, 62  
    Mail-order, 32, **33–34**, 35, 38, 41, 53, **57**  
    Non-network, **34–35**, 61  
    Retail network, **33**, 34  
Pharmacy & Therapeutics (P&T) Committee, 32, 35, 40, **108**  
Phenylketonuria, 45  
Physical exam, **26**, **56**  
Physical therapy, 12, **25–26**, 43  
**Preauthorization, list of services requiring** (page 42). *See also* Notification on page 115.  
    Artificial hearts, 42  
    Artificial intervertebral disc surgery, 42  
    Bariatric surgery, 15, 42, 45, 49  
    Biofeedback, 16, 42  
    Bone growth (osteogenic) stimulators, 19, 42  
    Cardioverter device, 42  
    Chemical dependency treatment in residential treatment facilities, 10, 16, 42  
    Computed Tomographic Angiography (CTA), 42  
    Continuous glucose monitors, 18, **42**  
    Cosmetic services, 42  
    Discography, 42  
    Drugs, injectable, 17–18, **36–37**, 42, 110  
    Experimental or investigational services, 42  
    Hip resurfacing, 42  
    Hyperbaric oxygen therapy, 42  
    Injectable drugs, 17–18, **36–37**, 42, 110  
    Implantable infusion pumps, 42  
    Intensity modulated radiation therapy, 42  
    Knee arthroplasty, 42, 45  
    Long-term acute care facility (LTAC) admissions, 42  
    Lumbar (spinal) fusion surgery, 43  
    Mental health treatment in residential treatment facilities, 23, 42  
    Obstructive sleep apnea surgery, 42  
    Oscillatory chest compression devices, 42

## Preauthorization (continued)

    Prescription drugs, 36, 47  
    Skilled nursing facility, 27, 43, 48, **56**, 110  
    Spinal fusion surgery, 43  
    Stents, for cardiac surgery, 43  
    Temporomandibular Joint Disorder (TMJ) surgery, **28**, 43, 48  
    Transplants, **29**, 43  
    Vagal nerve stimulation, 43  
    Varicose veins treatment, 43  
    Ventricular assist devices, 43  
    Wheelchairs, 43  
Preauthorization, prescription drugs, **36**, 47  
Preauthorization, services not covered, 48  
Pre-existing conditions, 9, 84, 94  
Preferred Drug List (PDL), 29, **31**, 35–38, **57**, 109  
Pregnancy, 20, **24**, 49, 109  
Prenatal vitamins, 39  
Prescription drug claim, submitting, 61–62  
Prescription drug benefit (see also *Drugs*), 31–41  
Preventive care, **26–27**, 40, **56**  
Preventive care definition, 109  
Primary coverage/plan, **50–54**, **55–58**, 109  
Private contract with a provider, 47, **57**  
Professional services, 109  
Provider types, covered, 5, 47

## Q

Qualified medical expense, 2, 8, 75  
Quantity limit (prescription drugs), 36

## R

Recreation therapy, 47  
Refill too soon, 38  
Removal of excess skin, 47, 49  
Renal failure *See* Dialysis  
**Replacement of:**  
    Breast prostheses, 19  
    Lost or stolen durable medical equipment, **19**, 47  
    Lost or stolen prescription drugs, 38, **47**  
Required case management, 44  
Residential treatment (chemical dependency or mental health services), 16, 23, **42**, 47  
Respite care, 11, **21**, 110  
Reversal of sterilization, 20, 47

When more than one number is listed, the page number in **bold** provides the most detailed information. Numbers in **blue** indicate information specific to Medicare enrollees.



## S

Sacroplasty, 48  
 Sanitary supplies, 46  
 Second opinions, **27**, 63  
 Secondary coverage/plan, **27**, **50–54**, **55–59**, 61, 110  
 Sexual reassignment, 48  
 Shots (immunizations), **27**, 46  
 Skilled nursing services, 21, **27**, 43, 48, **56**, 110  
 Sleep apnea, 19, 42, 107  
 Smoking, quitting, 13, **28**, 40, 48, 111  
 Specialty drugs, **36–37**, 110  
 Speech therapy, 12, **25–25**, 43

## Spinal

*Adjustments (manipulations)*, 13, **28**, 47  
*Cord stimulation*, 48  
*Fusion surgery*, 43  
*Injections, noncovered*, 48  
*Surgical procedures, noncovered*, 48  
 Stents, for cardiac surgery, 43  
 Step therapy (prescription drugs), 37  
 Sterilization, **20**, 47  
 Sterilization, reversal of, 20, 47  
 Submitting a claim, medical, 60–61  
 Submitting a claim, prescription drugs, 34, **61–62**  
 Substituting prescription drugs (TIP), **37–38**, 111  
 Summary of Benefits, 9–13  
 Supplements (vitamins), 24, 39, 40, **45**  
 Surgery, 13, 17, 22–23, 15, **28**, 29, 42, 43, 45–49, 99, 107  
 Surviving dependents, 85

## T

Telehealth, **28**, 48  
 TENS (Transcutaneous Electrical Nerve Stimulation) Units, 48  
 Tests, lab, 9, 10, **18**, 24, 27, 29  
 Therapeutic alternative, **37–38**, 111  
 Therapeutic equivalent, 38, **111**  
 Third-party settlements, 72–74  
 TIP (Therapeutic Interchange Program), **37–38**, 111  
 TMJ (Temporomandibular Joint) disorder, **28**, 43, 48

Tobacco cessation, 13, **28**, 40, 48, 111  
 Transplants, **29**, 43  
 Transportation, 49  
 Travel, 3–4, 15, 27, 34, 35, **38**, 49, **56**  
 Travel, immunizations for, 46  
 Travel overrides (prescription drugs), 34, **38**  
 Tubal ligation, **20**, 47

## U

Ultrasounds for pregnancy, **24**, 49

## V

Vacation overrides (prescription drugs), 38  
 Vaccinations, vaccines, 13, **27**, 46, 106  
 Vagal nerve stimulation, 43  
 Varicose veins, 43  
 Vasectomy, **20**, 47  
 Ventricular assist devices, 43  
 Vertebroplasty, 48  
 Vision Care (routine), 13, **30**, **56**  
 Vision hardware (glasses/contacts), 13, **30**, **56**, 60  
 Vitamins, 24, 39, 40, **45**

## W

Waive (defer) coverage, 77, 79, 81, 87  
 Weight control *See Obesity*  
 Weight loss *See Obesity*  
 Well-baby care, 13, **26–27**  
 Wheelchairs, 19, 43  
 Wilderness treatment programs, 47, **49**  
 Women's health, 20, 22, 23, 24–25, **26–27**  
 Workers' compensation, 49  
 Work-related injury or illness, 48, 49, **54**, 72, 107

## X

X-Rays, 10, **18**





